THE RELATIONSHIP BETWEEN PRIVACY CONCERNS AND PERSONALITY TRAITS IN MARKETING COMMUNICATION: AN ANALYSIS THROUGH PERSONALIZED BRAND MESSAGES

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ABSTRACT

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TRAITS IN MARKETING COMMUNICATION: AN ANALYSIS THROUGH
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Master Program in Marketing Communication and Public Relations

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This study aims to reveal whether there is any relationship between the privacy concerns of individuals exposed to personalized brand messages and the Big Five Personality Traits. It is predicted that personalized brand messages provided in SMS format that contains disclosure of personal information in the research to be undertaken using the scenario model, will increase consumer privacy concerns. The fear emotions of the participants exposed to the situation in the scenarios are also measured. Participants were asked to indicate their attitudes and opinions about the information disclosure in personalized text messages, the message, the brand. In case information disclosure, open-ended statements including reasons for privacy concerns were subjected to semantic network analysis. Moreover, if participants encountered the scenario's information disclosure situation, their intentions for word-of-mouth sharing were also evaluated. The result of the research is as follows: When the event experienced in the scenario is assumed to be real, the fear experienced varies according to the neuroticism personality trait. According to the study's findings, people with neuroticism would share their experiences through word-of-

mouth. However, the study revealed no significant evidence that the information disclosure changed the attitudes of neurotic people toward the brand. In the literature, there are a limited number of articles in which word of mouth communication intention and attitude towards the brand are evaluated according to personality types. The study is supposed to fill the gap in the literature. Besides, since the word-of-mouth marketing tendencies of individuals exposed to personal brand messages will also be measured, it can be said that it will make a different contribution to the literature.

Keywords: Big Five Personality Traits, privacy concern, fear emotions, Word of mouth, semantic network analysis

ÖZET

PAZARLAMA İLETİŞİMİNDE MAHREMİYET ENDİŞESİ İLE KİŞİLİK ÖZELLİKLERİ ARASINDAKİ İLİŞKİ: KİŞİSELLEŞTİRİLMİŞ MARKA MESAJLARI ÜZERİNDEN BİR ANALİZ

Peker, Sena

Pazarlama İletişimi ve Halkla İlişkiler Yüksek Lisans Programı

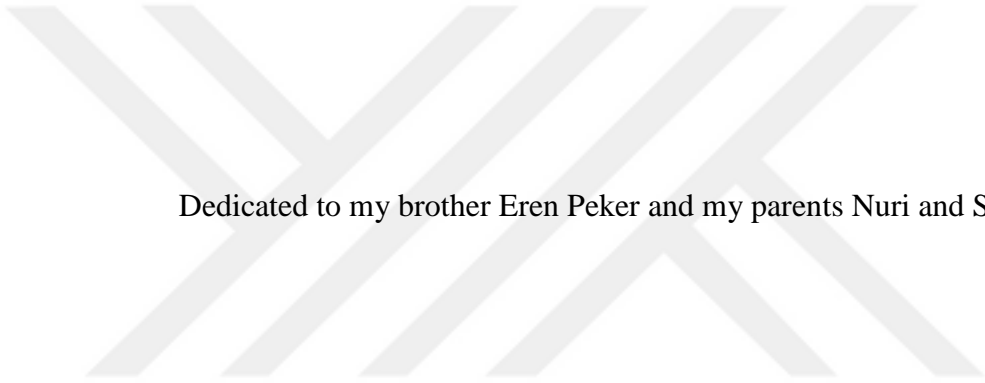Tez Danışmanı: Doç. Dr. Selin Türkel

Ekim, 2022

Bu proje, marka iletişiminde kişiselleştirilmiş mesajlara maruz kalan bireylerin duyduğu mahremiyet endişesi ile Beş Büyük Kişilik Özelliği arasında herhangi bir ilişki olup olmadığını ortaya koymaya çalışmaktadır. Senaryo modeli ile yürütülecek araştırmada SMS formatında hazırlanan kişiselleştirilmiş marka mesajlarının, şahsa özel bilgi ifşasına yol açacağı, dolayısıyla da tüketicilerin mahremiyet endişesini artıracağı varsayılmaktadır. Senaryolardaki duruma maruz bırakılacak katılımcıların korku duyguları da ölçülmüştür. Katılımcılardan, kişiselleştirilmiş kısa mesajlardaki bilgi ifşasının, iletiye ve markaya karşı tutum ve düşüncelerini belirtmeleri istenmiştir. Bilgi ifşası halinde, mahremiyet endişesi duyup duymamaya ilişkin nedenleri içeren açık uçlu ifadeler anlamsal ağ analizine tabi tutulmuştur. Ayrıca, katılımcıların söz konusu senaryoda geçen bilgi ifşası durumunu yaşamaları halinde, ağızdan ağıza iletişim niyetleri de ölçülmüştür. Araştırmanın sonucu aşağıdakileri göstermektedir: Araştırmanın sonucu şu şekildedir: Senaryoda yaşanan olayın gerçek olduğu varsayıldığında yaşanan korku, nevrotiklik kişilik özelliğine göre değişmektedir. Çalışmada, nevrotik bireylerin yaşadıkları deneyimi ağızdan ağıza

iletişim yoluyla aktaracağı sonucuna da ulaşılmıştır. Ancak, çalışmada nevrotik bireylerin, bilgi ifşası halinde markaya yönelik tutumlarındaki değişiklikleri bağlamında anlamlı bir bulguya ulaşılmamıştır. Literatürde, ağızdan ağıza iletişim niyetinin ve markaya yönelik tutumun kişilik özelliklerine göre değerlendirildiği, kısıtlı sayıda makale bulunmaktadır. Çalışmanın literatürdeki boşluğu doldurabileceği düşünülmektedir. Öte yandan çalışmada, kişisel marka mesajlarına maruz kalan bireylerin ağızdan ağıza pazarlama eğilimleri de ölçüleceğinden farklı bir katkı daha sağlayacağı söylenebilir.

Anahtar Kelimeler: Beş Faktör Kişilik Özelliği, mahremiyet endişesi, korku duyguları, ağızdan ağıza iletişim, anlamsal ağ analizi

Dedicated to my brother Eren Peker and my parents Nuri and Sema Peker.

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LIST OF ABBREVIATIONS

e-WOM   :   e- Word of Mouth

MMS   :   Multimedia Messaging Service

SMS   :   Short Message Service

CHAPTER 1: INTRODUCTION

The widespread use of mobile devices in society causes ethical and social problems to emerge. One of the most important issues of these problems is privacy. In the context of marketing communications, privacy concerns mean that a consumer is disturbed with the contraversion of their right to prevent their personal information from being shared with others. (Baek and Morimoto, 2012). In a study by Culnan (1993), it was revealed that individuals who think they have no control over their personal information are more concerned about privacy. As privacy concerns increase, users are less likely to sign up for websites that request personal information. Consumers also fear that companies will misuse personal information (Caudill and Murphy, 2000). Therefore, it has been stated that the ability of mobile phones to obtain personal information without time and place restrictions is very important for marketers, and the marketing success of companies depends on their ability to use this feature (Smutkupt, Krairit, and Esichaikul, 2010). Providing companies can address mobile users in the right way, firms will ensure more successful in marketing.

Today, mobile devices can perform many operations that desktop and laptop computers can do. Features such as browsers, short message services, (SMS) multimedia messaging services (MMS), banking services, games, e-mail services, messaging applications, online shopping, maps are some of the services offered by mobile devices to users. Since the use of mobile devices, especially mobile phones, is quite common due to the nature of human life today, marketers have started to operate in many new marketing areas involving the use of mobile devices. Mobile phones gain access to many personal information of users such as phone book, photos, search engine activities, bank account activities, online shopping activities. Even if the services of mobile communication tools are useful, users may not choose to use them if the privacy concern arising from the relevant information sharing outweighs the benefits of using the services. (Li and Unger, 2012). In other words, users' privacy concerns are inversely proportional to perceived benefit.

SMS advertising is a remarkable issue in the context of consumer rights (Bigdeli, Jafary and Ghaffari, 2014). SMS ads sent randomly to users' mobile phones caused a

controversy within the scope of violation of consumer privacy. (Fathi, Sanayei and Siyavooshi, 2013). Privacy concerns may vary according to the personality traits of consumers (Škrinjarić, Budak and Žokalj, 2018; Osatuyi, 2015; Liu, Ang and Lwin, 2013). Based on the privacy violation discussion created by SMS advertisements and the possibility that the perception of privacy varies according to personality traits, in this study, it is aimed to find the effect of personality traits on individuals with Five Factor personality traits in their perceptions of privacy concerns, their attitudes towards the brand, and word of mouth communication intentions.

In the first part, which includes the literature review, the concept of privacy is examined in general terms, consumer privacy, and privacy concerns are examined. A general definition of word-of-mouth communication and attitude towards the brand has been made and their relationships with personality traits have been explained in detail under the titles of personality traits. In the Mobile Advertising part of the literature review, SMS Advertising; Personalized advertising, personalized mobile advertising and SMS advertising's relationship with privacy concerns has been explored in depth.

In the Methodology section, first of all, the purpose of the thesis research and the importance of the thesis research are included. Research questions, research model, research hypotheses, research design, data collection and analysis of results are the important stages presented in this section about the method.

The total number of participants of this study is 320 people, 160 of which are in the control group and 160 in the experimental group. The scenario in question suggests that while the participants were about to purchase a refrigerator from a shopping site, a message from a bank was sent to their mobile phones at the same time and offered the opportunity to purchase this product in installments from the bank, and that the shopping site gave the bank their personal information without the user's knowledge. Control group participants are customers of the bank as per the scenario; Experimental group participants, on the other hand, have never received any service from the bank in question before.

The Findings section of the thesis includes the findings obtained from the experimental research. Demographic characteristics, reliability analysis, findings related to factor analysis, and semantic network analysis are included in this chapter.

In the conclusion part, there is a general evaluation of the research model and hypotheses. In addition, this section contains limitations and recommendations for future research.

CHAPTER 2: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1. Privacy

Today, privacy is one of the problems that arise due to the advancement of technology and mobile devices, as well as increasing social media use that center around sharing. The definition of the word privacy may change depending on the context and populations (Culnan, 1995; Nowak and Phelps, 1992). Privacy is a right in a sense that individuals can be on their own within the confines of their private space; can think or behave as they please and decide on how much they want to communicate with others. However, privacy is not excluding others or completely cutting off communication with other people either. (Yüksel, 2003) It is a right to determine how much one can share about their life. The concept of privacy was first defined by Warren and Brandeis (1890) as a right to be left alone, the most extensive right and one that is most cherished by independent people; and even after more than 100 years, this statement still stands. (Phelps, Nowak and Ferrell, 2000). Foxman and Kilcoyne (1993, p. 107) defined privacy as:

"freedom from unwanted intrusions by others, or the right to be left alone."

In other words, in the literature, the concept of privacy is associated with freedom.

Yet, Chen, Ross and Huang, (2008, p. 32) did not associate privacy with one single concept and mentioned how privacy also includes the notions below:

"1. The right to control information about one's self (information privacy).

2. The right to limit others' access to a person's presence, body, or property (physical privacy, property rights)

3. The right to make decisions for oneself, without interference from others (decisional privacy or autonomy rights)"

Privacy consists of rights to collect, register, process and use personal information (Phelps et al., 2000). Kodak (2018) describes privacy as an individual understanding that starts with body, molds via conceptions and blends into culture and society.

According to Altman (1975); Altman (1977), privacy is not fixed or unchangeable. It can be controlled with dynamic set of boundaries. To put it another way, it is flexible, and boundaries are set by oneself (Gurău and Ranchhod, 2009). Privacy is not prevention of data leaks; it is about making personal information public in a selective manner (Margulis, 2003). According to Westin (1967), privacy is the right to determine when, how and how much personal information one can disclose to others (Beatrix Cleff, 2007). For instance, individuals are in control of the visual or written contents on their personal social media accounts. They consent to be exposed on their own terms and boundaries. They have the right to determine who can see their posts by making private accounts. The concept of privacy is also shaped by the advancement of technology. As technology advances, even data on individual's daily activities are collected, and this makes it difficult to protect one's own privacy (Armstrong and Ruggles, 2005). According to this, the rapid and uncontrolled data sharing concerns to individuals.

An extensive literature search on privacy shows that it is within many disciplines' area of interest. For example, Beckers (2012) states that privacy requirements are concepts that are even used in engineering. Research on the current security and privacy problems in cloud environments, with the identification of representative attributes:

> *"confidentiality, integrity, availability, accountability, and privacy-preservability"*

 presents the possible vulnerabilities that are open to exploitation by attackers, the threat models and defense strategies that will shine light on future research (Xiao and Xiao, 2012, p. 843). In psychology, apart from research that center around the importance and violation of privacy (Margulis, 2003), studies on why and how privacy exists in both digital and physical environments, as well as positive and negative experiences regarding the interactions between individuals and environment was investigated (Lombardi and Ciceri, 2016). Another example from the literature on privacy concerns is research on how pharmaceutical companies, insurance companies and hospitals can use the personal data and create security and privacy problems as health technology also advances and produces sensitive data.

As in other fields, the concept of privacy and privacy concerns also play an important role in marketing and advertising. Access to personal data of consumers leads to both advantages and disadvantages. While security vulnerabilities that are open to exploitation by scammers, security violations and marketing communications that are not approved by consumers can affect the consumer negatively, access to personal data can also lead to personalized product recommendations, sale announcements or free of charge services that will benefit the consumer. Therefore, the next chapter will explore consumer privacy extensively.

2.1.1. Consumer Privacy

The concept of consumer privacy rose to prominence as a result of internet use and increase in e-commerce, specifically. As a recent example, it was reported in 2018 that Cambridge Analytica collected Facebook's user data and used the collected data for targeted ads during 2016 United States presidential election. Several users decided to delete their Facebook accounts because they were concerned about their privacy after Cambridge Analytica data leak (Brown, 2020). Even though businesses acquiring consumer data might result in satisfaction through personalization, many consumers may be concerned about their privacy. Hence, there are several research in literature on different approaches of consumer privacy and confidentiality (Shu and Liu, 2021; Martin and Palmatier, 2020; Beke, Eggers and Verhoef, 2018). Examples from these studies are detailed in this section.

Sharing information without explicit consent of consumers is a violation of private life (Beatrix Cleff, 2007; Culnan, 1993). Another threat on consumer privacy is self-exposure. Individuals can expose their own privacy (Yüksel, 2003). Consumer privacy can only ensue when individuals can restrict their accessibility and control their information (Culnan, 1993; Milne and Gordon, 1993). Consumers may become less tolerant of ethical mistakes, especially when their privacy is in jeopardy (Schoenbachler and Gordon, 2002). Decreasing the risk of possible violation of consumer privacy lies in increasing the control on one's personal data (Awad and Krishnan, 2006). Consumers who value data transparency are less likely to create online profiles for personalized services and ads (Awad and Krishnan, 2006). In other words, the registration of consumers on internet platforms varies according to data transparency.

There are many studies on consumer privacy. In the study of Lanier and Saini (2008), apart from research on the understanding of consumer privacy, evaluation of consumers' and companies' privacy concerns are also investigated. It was proposed that consumer privacy was an ongoing concern between individuals and companies, and this issue should be developed and analyzed in further studies. How prevalence of e-commerce and digitalization trigger privacy concerns due to acquisition of personal data is one of the most studied topics in literature. For instance, Bleier, Goldfarb and Tucker (2020) indicates that small entrepreneur companies are found to be less advantageous than big companies, and these companies employ various strategies to reduce privacy concerns which then aforementioned concerns provide competitive advantage. Demographic differences and privacy concerns were analyzed in a survey with 278 mobile phone users in the US; it was suggested that to ensure healthy grow in mobile commerce, privacy concerns should be taken into consideration in further studies (Zhang, Chen and Lee, 2013). From 1990s to present day studies, the increase in information and technology, along with the change in the understanding of marketing communication that gave rise to the concept of consumer privacy led to the prominence of research on consumer privacy and protection of consumer privacy.

On December 31st of 2019, in Wuhan City, Hubei Province of China, a study of a group of patients that developed respiratory tract symptoms (fever, cough, difficulty breathing) led to the discovery of COVID-19 (Budak and Korkmaz, 2020), and this process resulted in extensive studies that shaped the literature on how consumer privacy is affected due to access to personal information to enforce quarantines and prevent the spread of infection during COVID-19 pandemic for the past two years. For example, Brough and Martin (2021) argues that collection of private data such as health and location results in consumer's loss of control on their personal information. This study also discusses the future of privacy and public safety. Fernandes and Costa (2021), on the other hand, investigated the eagerness to use mobile health applications on smart phones with respect to age and health status, and found a correlation between perceived benefits and privacy concerns. While it was found that perceived benefit was significant in younger and healthy users, older or users with chronic illnesses were more worried about privacy concerns than perceived benefits. In a study that investigated the issues regarding privacy and

technology during the pandemic (Li, 2020), the aim was to build a scientific basis for future studies on privacy, technology, public health, and legal responses to global crises. Considering that individuals' lifestyles and social habits were subjected to change during the pandemic, it was inevitable that the concept of privacy was also going to become an issue, hence the aforementioned examples are critical for this exact reason.

2.1.2. Privacy Concerns

Consumers' privacy concerns are important issues that need to be taken into consideration by companies. It became much easier to attack individuals' privacy rights due to rapid technological change (Yüksel, 2003). Advancement of information technology also brought privacy concerns along with it (Shen et al., 2019; Lee, Choi and Choi, 2007; Culnan, 1993). Privacy concerns were described numerous times in the marketing literature. Privacy concern is the extent of fear that arise from the potential denial of a consumer's right to prevent their personal information from being disclosed to others (Baek and Morimoto, 2012). Most consumers are concerned about the confidentiality of their personal information, even though they are mostly not even fully aware of the extent of privacy threats (Gu et al., 2017). Obtaining clients' personal data leads to a potential abuse of this data by marketers, and results in privacy concerns (Schoenbachler and Gordon, 2002). Privacy concerns arise from uncertainties on marketers' possible actions regarding consumer data (Tang, Hu and Smith, 2008). Consumers are worried about negative outcomes that involve data leaks such as abuse of information and sales without consent (Zhou, 2012). Consumer privacy and trust in online contexts can be measured directly (Garbarino and Lee, 2003; Schoenbachler and Gordon, 2002). Privacy concerns derive from lack of confidence between foundations and consumers (Hoffman, Novak and Peralta, 1999). Mistrust in companies may originate from not explicitly informing consumers on how data is employed and how privacy is protected. Then, this can lead to consumers being worried about loss of control on their personal information (Buchholz and Rosenthal, 2002). Milne and Boza (1999. p. 5) investigated the role of trust on a consumer's sense of privacy and found that building trust was actually more effective than attempts to decrease concerns.

It is assumed that more desire for control on consumers' data and authorization to use personal information leads to less privacy concerns (Culnan, 1993; Goodwin, 1991; Milne and Gordon, 1993). Petty (2000, p. 42) states that consumers worry about not being informed when their data is collected or distributed. Consumers think that marketers and advertisers should take steps to reduce privacy concerns (Nowak and Phelps, 1992). Additionally, Phelps et al., (2000) found that consumer privacy concerns have little to no effect on consumers' shopping behavior. Popular media put emphasis on how privacy concerns are negative yet significant outcomes of "information age" (Norberg, Horne and Horne, 2007). However, according to Andrade, Kaltcheva and Weitz (2002), adequate privacy policies and good company reputation reduce privacy concerns. Based on this, it can be concluded that companies should give importance to their reputation.

In the study of Tan et al. (2012) that were conducted with 428 university students, privacy concerns were significant, yet these concerns did not affect users' social network use. This study also aimed to help gain understanding of the effects of social networks on privacy concerns. Since use of social networks were not common during the time this study took place, this study is one of the pioneering studies in literature. Variation in privacy concerns were attributed to three factors in Brough and Martin's research (2020, p. 11):

"chronic privacy attitudes, information sensitivity, and context."

While these factors influence individuals' motivation to protect their personal data, they also explain the lack of research on individual privacy and how people respond to threats to their privacy. In a study that investigated privacy concerns of individuals with different cultural backgrounds, the content of privacy policies and privacy concerns were found to be correlated. Moreover, the importance of cultural differences on privacy concerns were also highlighted (Wu et al., 2012). The concept of privacy concern can vary from culture to culture.

2.2. Fear Emotions

The most important feature of being human is to have emotions and also these give meaning to life. Emotions have a very important place in human life. Emotions

directly affect behavior (Fessler and Haley, 2002), judgement, decision making (Sambrano, Masip and Blandón-Gitlin, 2021), and logical reasoning (Jung et al., 2014). In the literature, it has been frequently mentioned that the fear emotions affect different behaviors.

Emotions are formed by the formation of many components. These are:

> *"cognitive components, motivational components or action trends, (neuro)physiological components, motor components or expressive behaviors, and feeling components or subjective experiences."* (Verduyn et al., 2015, p. 332)

Emotions are positive or negative experiences that vary depending on a particular physiological activity (Nematollahi and Firoozabadi, 2017). Emotions are often considered internal states and can also be expressed in social relationships. That is, emotions are understood through the transformations of the relationship between the person and others (de Rivera and Grinkis, 1986). Emotions can be observed and understood through facial expressions, tone of voice, and body language (Ilyas, 2015). In other words, it is stated that emotions can be noticed concretely.

Emotions can be both positive and negative (Parameswari and Basha, 2018). Pleasure, hope, pride (Amran and Bakar, 2020), happiness, enjoying life and gratitude are positive emotions (Miller-Perrin and Krumrei Mancuso, 2014). Emotions such as fear, anger, stress, anxiety, regret are negative emotions (Günçavdı, Arslan and Polat, 2020). Negative emotions will be included in the following sections.

Fear has been defined many times in the literature. Fear is one of the most common emotions in human life. It is possible to be afraid of many things during the day. Many types of fear have been mentioned in the literature. These are such as fear of falling (Legters, 2002), fear of contagious disease (Rachman, 2004), fear of death and dying (Collett and Lester, 1969; Zilboorg, 1943), fear of failure (Rothblum, 1990) or success (Tresemer, 2012). Fear has been defined as dissatisfaction with the possibility of an undesirable event (Kassler, 1996). Fear is a feeling of unease arising from expectations such as danger, pain, or disaster (Al-Madi and AbdelLatif, 2002). Fear is:

"an emotion that arises in a situation of threat to the biological or social existence of the individual and is aimed at the source of real or imagined danger." (Vasianovych, Shewkun and Latyschevska, 2021, p. 20).

In other words, fear is a natural human response to any threat.

According to Laros and Steenkamp (2004, p. 895), there are six fear emotions. These are:

"afraid, panicky, scared, worried, nervous, tense"

All fear emotions are different from each other. Brief explanations from the literature are given for each fear emotion.

According to the Cambridge dictionary, *Afraid* is defined as fear or worry about the possible consequences of a certain event (Ly, 2013). Afraid has also been defined as a state of anxiety that takes action with fear (Rudanko, 2015). *Panic* is feeling in extreme danger, when no real danger exist (Tester, 2013). According to Rogsch et al. (2010), the concepts of panic and fear have the same meaning and it is difficult to separate them from each other. Instead of the concept of panic, concepts such as fear, alarm, anxiety can also be used. It is generally defined as a sudden fear that spreads rapidly and leads to hysterical behavior (Lin et al., 2016). In Yeh, Wung, and Lin's research (2015), the definition of *worry* is as thoughts about the possibility of experiencing a negative or dangerous event in the future. Worry can also be defined as thoughts about uncertain events that have the potential to have negative consequences in the future (Bates, Cooper and Webb, 2019). The concept of *nervous* is defined in both psychological and physiological articles. The concept of nervousness is defined as:

"excessive activity of the nervous system resulting in a peculiar response to ordinary stimuli of life and showing itself in such symptoms as overactivity, over-talkativeness, temper tantrums, poor sleep, crying spells, irritability, or restlessness." (Levy, 1928, p. 339)

The concept of tension has been defined by Petry (2018, p. 194) in many words:

> *"sinewy, strong, spirited, irritated, jumpy, timid, apprehensive, agitated, uneasy,*
> *unsteady, erratic or irregular."*

All the emotions included in the definitions are negative emotions.

The concept of fear has been the subject of many disciplines in the literature. In this study, the concept of fear will be discussed together with communication and psychology.

2.3. Attitude Toward Brand

A brand is an attribute that reflects the identity and values of a business and aims to attract the attention of the consumer and encourage them to purchase (Kuznetsova, 2013). The concept of consumer attitudes can be defined as a behavior towards a product or service (Hwang et al., 2020) Consumer attitudes can change. For example, in the research of Högberg Mårder and Lindvall (2014), it was explained that when consumers are exposed to negative attitudes of the brand, consumers' initial attitudes about the brand change according to whether they are positive or negative. When there is competition in the product market, brands try to create positive brand attitude to satisfy customers and increase their purchase intention (Ghorban, 2012). In the study of Bozbay, Karami and Arghashi (2018), it was found that positive attitude towards the brand is associated with brand love and loyalty. In summary, if consumers are loyal to the brand and love the brand, they will have positive attitudes.

There are many studies in the literature examining the attitude towards the brand. For example, in a study investigating the factors affecting the attitude towards the brand, functional magnetic resonance was used and they found that the level of activation increased when images reflecting brand pleasure were projected in the ventromedial prefrontal cortex, which is the pleasure point of the brain (Al-Kwifi, 2016). In the studies, the relationship between attitude towards the brand and purchase intention was also examined: In a study investigating the mediating role of attitude towards the brand in the relationship between brand reliability and purchase intentions, it was revealed that both brand reliability and attitude towards the brand positively affect purchase intentions (Sheeraz et al., 2016). An example of this is Wu's research

(2015), it has been found that athletes' brand endorsement has a positive effect on purchase intention, and it has been shown that brand image affects purchase intention when supported by athletes. Based on this research, it can be said that consumers' attitudes towards a brand also depend on the famous people they trust.

In a study examining the relationship between emotional brand loyalty and attitude towards the brand, the emotional brand loyalty of Apple and Samsung users were examined and it was found that they had positive effects on the attitude towards the brand (Vahdat et al., 2020). Research shows that consumers' attitudes towards the brand depend on emotions.

2.4. Word-of-Mouth Marketing

Word-of-Mouth (WOM) Marketing can be described as actively influencing or encouraging other consumers' shopping behavior by sharing their own experiences with said products (Shih et al., 2018). According to Kuo, Hu and Yang's research (2013), consumers find word-of-mouth marketing more reliable than marketers' advertisements. Because since there is no commercial purpose, conveying user experiences lead other consumers to thinking they are not being manipulated (Moran, Muzellec and Nolan, 2014). Consumers voluntarily specify their own brand preferences in word-of-mouth marketing (Chu and Kim, 2011). It is assumed that there are two types of word-of-mouth marketing: negative word-of-mouth and positive word-of-mouth (Södenlund and Rosengren, 2007).

> *"Positive Word-of-Mouth means that after consumers' consumption, they intend to recommend the product or service to other consumers or share the advantages or benefits."* (Shih et al., 2018, p. 61)

and

> *"Negative word-of-mouth means consumers tell others about their unsatisfied consumption experience or vilify the company or product during interpersonal communication."* (Hu and Yang, 2015, p. 2044)

Both negative and positive word-of-mouth influence consumers' purchasing intention a product or a brand (Charlett, Garland and Marr, 1995). In other words,

regardless of the type of word-of-mouth communication, it has an effect on the purchase intention of the consumer.

There are two important types of WOM: Face-to-face (consumers communicating without online connection), internet opinion sites and social media platforms (such as Facebook and Twitter where personal opinions can be shared) (Bartschat, Cziehso and Hennig-Thurau, 2022). Face-to-face word of mouth is relaying experience of said brand or product verbally and face-to-face (Soltani and Khavari, 2015). According to Hennig-Thurau et al. (2004), electronic word-of-mouth marketing is any positive or negative statement made by consumers and potential customers online about a product, brand, or service. e-WOM communication can take place in social network platforms, online blogs, or discussion forums (Thom, Cray and Mair, 2013). That is, consumers generally carry out word of mouth communication through verbal or online channels.

Relationship between Personality traits and word of mouth communication will be explained in detail in the next sections.

2.4.1. Big Five Personality Traits

Personality traits are described as pattern of thoughts, consistent tendencies or behaviors that reflect people's characteristics. Personality traits affect an individual's tendency to experience positive or negative emotions. Sometimes they even involve conditions that encourage happiness or sadness (McCrae and Costa, 1991); (McCrae and Costa, 1987). Being able to determine how individuals differ from one another is one of science's biggest themes. There are three main models in personality analysis: Eysenck's PEN Model of Personality, Cattell's 16 Personality Factors and Norman's Big 5 Personality Model (Eysenck, 1991). Even though Cattell's 16 Personality Factors form a basis for all analyzes, since it also involves many psychometric errors, it was also improved by Eysenck (Eysenck, 1972). Eysenck assumes that an individual's personality is determined by characteristics that do not change over time. He believes that genetics play a significant role in determination of an individual's personality; however, he does not disregard environmental factors such as interactions with family during childhood (Eysenck and Prell, 1951). Therefore, Eysenck divides personality into three distinct types based on a biopsychosocial

approach where genetics and environmental factors determine behavior together: Neuroticism, Psychoticism and Extraversion (Goldberg and Rosolack, 1994). According to these definitions, personality is determined both biologically, psychologically and socially.

Norman's Big Five Personality Model, which includes the dimensions of Extraversion, Agreeableness, Conscientiousness, Neuroticism and Openness to Experience, is used many times in literature and various disciplines due to the fact that it is well-structured and has suitable experimental design (Wiggins and Trapnell, 1997). Big Five Factor Model determines an individual's personality traits such as extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience, and ranks these traits on a scale (Costa Jr and McCrae, 1992; Myers, Sen and Alexandrov, 2010). These five are the most common personality traits.

Big Five Personality Model is a personality inventory that is used in various areas other than psychology. For example, in India, in a study with 233 marketing executives, Big Five Personality Inventory was used to evaluate the participants' leadership methods. In this study, while there was an inverse correlation between neuroticism and leadership, significant positive correlations were found between extraversion, agreeableness, conscientiousness, and leadership skills (Miralam, Ali and Jeet, 2020). Big Five can also be used to measure employees' work performances and their personality traits. For example, Sartori et al. (2017) conducted a survey to fill the gaps in the literature. In a survey with 21 Human Resource Managers and recruitment specialists, they found that making a difference in work performance was behavioral according to the perception of workers and employees; which was associated with conscientiousness and extraversion of Big Five Personality Traits; but they stated no data was found regarding agreeableness and openness playing a role in work performance. In a study where workaholism was investigated in Norway, in the context of "Work involvement, Feeling driven to work, Joy in work", it was found that:

> *"Extraversion was positively related to both Work involvement and Joy in work while Neuroticism was positively related to Feeling driven to work."* (Burke, Matthiesen and Pallesen, 2006, p. 1224)

The five-factor personality trait has been included in many studies describing different subjects.

Five-Factor Model of Personality is also frequently used in the literature of marketing communication. For instance, Dodoo and Padovano (2020), who determined that psychological measures of consumer responses to social media content were not researched in detail, conducted an experiment on the effects of consumers' personality traits and their responses to social media advertisements. This study, where significant impacts were found for every personality trait, provided a basis for assessment of individual differences and responses to social media advertisements. In a study on relationship marketing, which utilized Big Five Personality Inventory, it was found that depending on customers' personality traits, relationship marketing preferences could be predictable (Caliskan, 2019).

Belief, attitude, and perception are among many factors that can raise privacy concerns. Smith, Milberg and Burke (1996) suggests that personality traits influence sense of privacy. According to Smith, Dinev and Xu (2011), privacy experiences, privacy awareness, personality differences, demographic differences and culture can cause privacy concerns. In the context of personality traits, Junglas et al. (2008b) states that personality traits are resistant to change, hence causes of privacy concerns can be explained with personality traits, which then influence intention of use. In another study where the relationship between privacy concerns and personality traits regarding disclosing personal information online was investigated, the influence of personality traits on privacy concerns and trust was again observed; however, it was also found to be context-depended (Bansal, Zafedi and Gefen, 2016). In another study where Bansal and Gefen investigated personality and data exposure (2010), they focused on the relationship between online exposure of health data and personality traits. This study suggested that individuals' intention to disclose health data depended on trust, which could vary by personality traits and privacy concerns. In a different study on customer experience during voice shopping, where the effect of personality traits on trust and privacy was investigated, it was found that agreeableness, neuroticism and conscientiousness influenced the scope of trust and privacy concerns, and also mediated the relationship between customer experience

performance (Bawack, Wamba and Carillo, 2021). Based on these studies, we can state that privacy concerns are influenced by personality traits.

2.4.1.1. Extraversion

Extraversion is usually described as being social, fun-loving, affectionate, friendly and talkative (McCrae and Costa, 1987). Junglas et al. (2008) states that extravert individuals are more inclined to live life with positive emotions. According to Watson and Clark (1997), Extraversion is typically closely related with positive emotions (Costa and McCrae, 1980). Extravert individuals are impulsive and compared with other personality traits, they are busier individuals. Extravert individuals are not just aggressive, but they are also dominant, ambitious, adventure-seeking, assertive and bold (Goldberg, 1992). Moreover, extravert individuals are prone to having feelings of relating to others. They try to influence other people's thoughts and behaviors (Raymark, Schmit and Guion, 1997). Through their leadership attributes, they are more likely to have more friends than other personality traits (Judge et al., 1999). On the contrary, introvert individuals are extremely quiet, and more fond of books rather than people. They are reserved and timid. They do not rely on impulses. Even though introverts are more likely to be seem dependable by others, they are withdrawn and pessimistic, and attach immense importance to ethical values (Eysenck, 1991). In this regard, intraversion is a negative personality trait, distinct to extraversion.

There are studies on extraversion in many different disciplines. For instance, in a linguistics study, an inaccurate notion on extraversion that initially believed to be true was found. It was determined that extraversion did not influence learning a second language at all (Dewaele and Furnham, 1999). Another research that combines published articles on extraversion exists in sports. In this study of Allen et al. (2021), it was discovered that while athletes were more extraverted than non-athletes, female athletes were also found to be more extraverted than male athletes. The lack of sufficient results on athletes in team sports is a proposal for further research.

One of the studies on extraversion in the field of marketing communication is about social media use. In Bowden-Green, Hinds and Joinson's study (2020, p. 1), they indicate that:

"extraversion and social media are studied across six areas: content creation, content reaction, user profile characteristics, patterns of use, perceptions of social media, and aggression, trolling, and excessive use."

Since extraverts use social media and create content more regularly than other individuals with different personality traits, this paper also pioneers research on how to put it to use in marketing. In a study that hypothesized that the perception of witty and informative advertisements was influenced by personality traits of those who perceived the advertisement (Styśko-Kunkowska and Borecka, 2010), it was found that extraversion played a significant role in the perception of witty advertisements. The correlation of extraversion scores and general scores of informative advertisements was not found to be statistically significant. It is a research paper that explains the traits of extraverted individuals being witty, innovative, and far from ordinary.

Extravert individuals, due to their assertive and innovative personalities, are expected to perceive privacy concerns less than individuals with other personality traits by their nature. Indeed, there are research supporting this idea (Stone, 1996). Internet users with extraverted personality are less concerned about online privacy (Škrinjarić, Budak and Žokalj, 2018). In Cetola and Prinkey's (1986) experimental research study where the stimulus is a radio advertisement with a loud, normal voice, in which it is hypothesized that the appeal of high-stimulus advertisements will have a different effect on extroverted and introverted individuals; depending on the type of attraction they are exposed to, the difference between extraverted and introverted individuals in attitude towards the product is elucidated.

In the literature, when the attitudes of individuals with extraverted personality traits towards word-of-mouth communication are investigated, it was found that they are more likely to trust interpersonal information sources, namely word-of-mouth information (Aziziha et al., 2014; Mooradian and Swan, 2006). According to Salem and Alanadoly's research (2020), Extraversion personality trait is one of the most

active personality traits on social media and leads to the spread of WOM. In a study investigating the relationship between the personalities of investors and their stock trading behavior, it is found that investors with extraverted personalities were more likely to trade stocks when they obtain information through word-of-mouth communication (Tauni, Fang and Iqbal, 2017). In a study in which art related products or services were conveyed through personality types in word-of-mouth communication, Extraversion was found to be the only personality trait that increased the intent of WOM. As an example, talking to others about a visit to a museum is shown (Chieffi et al. 2022). Extraversion is a personality trait related to word of mouth in many contexts.

2.4.1.2. Agreeableness

McCrae and Costa Jr (1991, p. 228) defined Agreeableness personality trait as: 'warm, generous, and loving". Moreover, Agreeable individuals have strong interpersonal bonds. People with the Agreeable personality trait are cooperative. They tend to think of others before themselves. They trust people; they are considered good-natured, cheerful, and kind (Judge et al., 1999). Agreeableness reflects an individual's harmony with other individuals and low level of conflict traits (Junglas et al., 2008). They are highly agreeable and easygoing individuals, and it can be said that they are friendly. Showing intimacy and striving for cooperation is a part of the Agreeable personality trait (De Raad, 2000). Individuals with the Agreeable personality trait are less prone to experience intense emotions (Skarlicki, Folger and Tesluk, 1999). From this point of view, the easy adaptability of individuals with the Agreeableness personality trait enables them to overcome emotions slightly.

Apart from psychological studies, there are studies on Agreeableness personality trait, especially in the field of management. In a study, while it was found that individuals with Agreeableness personality trait were the most successful ones in team performance, they were also the ones with the weakest individual job performances. In the same study, face-to-face interaction was revealed to benefit from agreeableness more than virtual interaction (Bradley et al., 2013). Agreeableness is also extremely important for employees because their trust in the company they work for is also greatly related with job satisfaction and loyalty (Pillai,

Schreisheim, and Williams 1999). In another similar issue, in Templer's (2012) study, it was confirmed that agreeableness personality traits of Asians, who are a collectivist society, are positively correlated with their job satisfaction. This study concludes that agreeable personality traits and job satisfaction are correlated even for Asian society, whose general personality traits are known to be fixed.

It is quite natural for marketing communicators to apply strategies to try influencing individuals with Agreeable personality trait and reach the consumer. Agreeableness personality traits explain the connection and trust between all companies and customer satisfaction (Sirdeshmukh, Singh, and Sabol 2002). There are also studies in the literature that correlate marketing communication and Agreeableness personality trait. For instance, in a study with 150 young consumers in Indonesia, it was demonstrated that buying behavior is influenced by Agreeableness personality trait (Hendrawan and Nugroho, 2018). Different personality traits are expected to react to different types of advertisements in a different manner. In a study conducted as an example to this finding, reactions are analyzed by using fear appeal advertising about oral hygiene. It shows that agreeableness personality trait and foul breath are significantly correlated (Sadasivan and Raj, 2015). This result is extremely predictable for this personality trait where interpersonal communication is quite strong. Apart from these studies, marketing communications introduced the concept of agreeableness while creating brand identities. According to Klabi and Debabi (2011), agreeable brands play a significant part in their customers' emotional ownership of the brand. Having friendly employees and creative, imaginative products, as well as the presence of appealing elements in advertisements show that brands have agreeableness personality trait. In another study on the extent of Agreeableness in corporate identity, both customer satisfaction and employee loyalty were addressed, and it was determined that transparency, credibility, support, and care ranked high for both groups (Chun and Davies, 2006). Agreeableness personality trait often featured in the literature among both individuals and in the development of brands.

Agreeable individuals, since they can easily feel a sense of trust and have low levels of conflict, might be expected to have less privacy concerns compared to other personality traits. However, the findings of studies contradict each other: In

Osatuyi's (2015) research, in which individuals' concerns towards data confidentiality on social media platforms are demonstrated with their personality traits, people with high agreeableness scores are shown to be more concerned with privacy of their data on social media platforms. Contrary to this finding, in Pentina et al.'s research (2016), in which the role of personality in influencing the perceived benefits of private information dependent mobile application use is discussed, the privacy concerns perceived by individuals with agreeableness personality trait do not influence the embracement and future use of applications. Perceived benefit is positively correlated with the use of apps.

When the relationship between agreeableness personality trait and word-of-mouth marketing communication was investigated, a negative influence was discovered (Azizha et al., 2014). However, in Husnain et al.'s research (2016), it was revealed that agreeableness personality trait was in significant correlation with electronic word-of-mouth communication. In a study investigating the relationship between figurative language used in information-sharing behaviors and word-of-mouth communication, it was found that agreeableness personality trait used WOM figuratively, in other words, even if they give bad advice, they softened the language they used (Ali Ul Haq, Hussain and Qadir, 2021). Stated in other words, it can be said that individuals with agreeableness personality trait are more soft-spoken.

2.4.1.3. Conscientiousness

Conscientiousness personality trait is defined as efficient, competent and hardworking. It is a type of personality trait that implies how an individual control their impulses (Roberts et al., 2014). Additionally, conscient individuals have more stable, fulfilled, and meticulous lives. Conscient individuals are successful, organized, and determined (Costa, McCrae and Dye, 1991). While they avoid disruption, they are also goal-oriented individuals who act with a sense of duty. They are highly self-disciplined people (Myers, Sen and Alexandrov, 2010). According to the study of Friedman et al. (1995), conscient individuals tend to live longer. On the other hand, conscient individuals may be workaholics and perfectionists (Burke et al., 2006). In the literature, conscientiousness is the most researched personality trait (McCrae and Costa, 1991). For instance, in a study that investigated the relationship between adulthood, aging and conscientiousness personality trait (Reiss, Eccles and

Nielsen, 2014), even though no significant correlation between this personality trait, as in notions like moral judgements and social skills, and healthy aging was found, this study still contributed to the literature on the conceptualization and evaluation of conscientiousness personality trait. Conscientiousness personality trait not only contributed to psychological literature, but it has also been the focus of research on predicting individuals' job performance through occupations and extent of their work performances. As Carter et al. (2014) also stated in their paper, it was determined that individuals with conscientiousness personality trait have high job performance. Likewise, there is a strong positive correlation between conscientiousness and academic success (Conrad and Patry, 2012). As stated in the literature, there is a positive relationship between academic achievement and job performance of individuals with conscientiousness personality trait, as they are responsible.

Conscient individuals tend to be foresighted and usually concerned about what others will do about their personal data; they tend to overthink more about issues than other personality traits (Junglas et al., 2008). There are few studies in the literature on the relationship between privacy concern and conscientiousness personality trait. For example, in a study investigating the personality traits to determine perceptions and ad-avoidance behaviors towards social network advertisements, it was found that perceived relevance had significant yet inverse correlation with perceived intrusiveness and privacy concern. While perceived intrusiveness was found to decrease social network ad-avoidance, perceived intrusiveness and privacy concerns increased ad-avoidance (Zhou, 2013). In a study in which the concept of privacy fatigue is perceived differently in different personality traits, it was found that individuals with conscientiousness personality traits were more concerned about privacy risks (Tang, Akram and Shi, 2020). In a study investigating the relationship between security awareness, personality traits and single sign-on (SSO) system with login feature, username and password, a correlation was found between individuals with conscientiousness personality trait and SSO security awareness and privacy concerns (Pratama, Firmansyah and Rahma, 2022). There is a relationship between individuals with the Consciousness personality trait and privacy concerns.

Since people with conscient personality trait are the ones who pay attention to details and research thoroughly, the relationship between word-of-mouth marketing is often

discussed in the literature. According to Adamopoulos, Ghose and Todri (2018), conscientious social media users make use of WOM more efficiently. In a study investigating the personal determinants of the peace of mind experienced by consumers in online shopping and the influence on word-of-mouth communication, it was found that individuals with conscientiousness personality trait tend to be more easily disappointed when purchasing products, and if disappointed, less likely to speak well of the website they shopped from (Román and Riquelme, 2014). About vaccination, which is regularly discussed in the literature after the COVID-19 pandemic, in a study investigating whether vaccine hesitancy or vaccination supporters are correlated with word-of-mouth communication in regard to Big Five personality traits, word-of-mouth performances of conscientious individuals were found to be positively correlated with vaccine opposition (Howard, 2022). As expected, conscientious individuals were effective in word-of-mouth communication because they were focused on fulfilling their duties.

2.4.1.4. Neuroticism

Neuroticism includes negative effects such as emotionality, impulsivity, and fear (Costa and McCrae, 1980). According to Costa and McCrae (1988), Neuroticism is the most common personality trait. Neurotic individuals have traits such as anxiety, instability, susceptibility to stress, distrust of people, and depression (Judge et al., 1999). Neurotic individuals are influenced by poor life conditions and their mental states get negatively affected (Suls, Green and Hillis, 1998). Individuals with high neuroticism levels are sensitive to mockery and easily embarrassed (Costa Jr and McCrae, 1992). According to Mooradian's (1996) research on the correlation between evoked emotions and consumer behavior, neuroticism is associated with negatively evoked emotions and heated responses.

Neurotic individuals were found to perceive threats to their privacy more strongly than non-neurotic individuals (Junglas et al., 2008). Thus, there are many studies in the literature on the relationship between neuroticism and privacy concern. For example, in a study investigating the relationship between personality traits and mobile shopping intentions of young adults, regarding the effects of privacy concerns, it was found that privacy concern had an influence on mobile shopping intentions of individuals with neurotic personality traits (Yang, 2022). Since the

COVID-19 pandemic led to more active maintenance of health records, its relationship with privacy concerns was frequently described in the literature. For instance, in a study investigating the relationship between individuals' privacy concerns with their health information, personality traits and the threat of COVID-19, the neuroticism personality trait was found to significantly affect the level of an individual's concerns about COVID-19 pandemic and their health information (Dutta, 2022). In another study conducted during the pandemic, privacy concerns and use of telemedicine was investigated. It was found that neurotic people were more concerned about internet privacy (Kato-Lin and Shelen, 2022). Since neuroticism is a negative personality trait, the results are similar to other studies in the literature.

People with neuroticism are individuals who think negatively, do not trust people and are prone to stress. Consequently, their attitudes towards word-of-mouth marketing communication are frequently studied in the literature. Neuroticism is associated with negative criticism in word-of-mouth communication (Tohidinia and Lurie, 2015). In Moordian and Olver's study (1997), neurotic customers were found to be less likely to repurchase, recommend or provide useful feedback to the place of purchase regardless of their satisfaction levels. However, in more recent studies, the influence of brand obsession and personality traits were investigated in regard to e-WOM, and it was shown that individuals with neuroticism personality traits were more likely to give positive recommendations about the brands they are obsessed with (Aslam, Ali and Athar, 2022; Chávez et al., 2022). In another study investigating the relationship between personality traits and word-of-mouth communication about brands, highly neurotic individuals were prone to spread more negative WOM for sincere brands than exciting brands (Swaminathan and Kubat Dokumaci, 2021). Based on research, it is possible to say that neurotic individuals have positive WOM communication.

2.4.1.5. Openness

Openness personality trait is the tendency of an individual to have new experiences. Open individuals are creative, courageous, aesthetically sensitive, empathetic, explorer, curious and extraordinary (McCrae and Costa Jr, 1991). It is a personality dimension that distinguishes innovative people from stereotypical people with superficial point of view (Bitlisli, 2013). They crave for change and diversity (Costa

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Jr and McCrae, 1992). Individuals who are open to experience are characterized as philosophical, intellectual, and anti-traditional (Judge et al., 1999). They prefer the innovative and creative way when completing their daily tasks Raymark, Schmit and Guion, 1997). Individuals who are open to experience are eager to prefer the sophisticated (De Raad, 2000), and prone to using imagination (Myers, Sen and Alexandrov, 2010). It is supported that the openness personality trait is related to innovation and creativity in the researches in the literature.

Since individuals with openness personality trait are curious and empathetic, their privacy concerns in the case of information disclosure are often studied in the literature. In an article investigating the relationship between privacy concerns and personality, even though other five factor personality traits were not found to be correlated with privacy concerns, openness to experience personality trait was shown to contribute to privacy concerns significantly (Busch, Hochleitner and Tscheligi, 2014; Junglas et al., 2008). In a study investigating the intentions of personality disclosure on social networking websites, in the relationship between Facebook usage behaviors, profile contents, privacy settings and personality traits, users who have high openness to experience personality traits are shown to have more friends and photos on Facebook and tend to comment more (Tsai et al., 2017). Based on this research, it can be concluded that individuals with openness personality trait are social and active individuals.

Individuals with openness to experience personality are innovative and curious individuals. Therefore, they can be expected to be associated with word-of-mouth communication. In the literature, studies on this issue also support the idea. Anastasiei and Dospinescu's research (2018), eWOM intentions of individuals were investigated with regard to their personality traits, and it was found that individuals with openness personality traits were eager to pass on their positive experiences to others. Similarly, in a survey with 400 mobile phone users in Iran, in which the influence of personality traits on word-of-mouth advertising were measured, the positive influence of openness to experience on word-of-mouth advertising was confirmed (Aziziha et al., 2014). In a study conducted to contribute to the literature, since there is not enough research on the influence of personality traits on consumers' search for information and feedback about tourism, it was found that openness to experience personality trait contributed significantly to access of information through

word-of-mouth communication (Tan and Yang, 2013). In another study investigating how personality traits and individuals' free time activities are correlated, it was stated that individuals who are open to experiences have a high level of life satisfaction, and they convey these experiences to people in a positive way (Han, 2020). These studies show that individuals who are open to experience tend to have positive word of mouth.

2.4.2. Fear Emotions and Personality Traits

Emotions provide continuity in personality formation because mood remains stable over time (Barrett and Campos, 1987). The experience of fear is always reflected in the same way in individuals. Therefore, it always influences the same kind of thought or action (Izard et al., 1993). There is a relationship between fear and personality. Fear plays an important role in shaping our behavior as introverts or extroverts (Tuncay, 2005). For example, a fearful or introverted person is expected to flight in times of danger, while an angry person is expected to have a fighting response (Galitsky, 2020). Personality determines the degree to which individuals are affected by emotions. The more fearful or anxious an individual is, the more aggressive they become (Mao et al., 2019).

> *"Personality traits may determine whether shared or complementary emotions are evoked, explaining the difference between evoked anger vs. evoked fear or whether sadness evokes sympathy."* (Britton, 2005, p. 7)

Personality traits are one of the most determining factors in the way emotions are perceived.

In the literature, there are many studies examining the relationship between fear emotions and personality traits. For example, in a study conducted in the field of advertising, the effect of consumer personality traits on fearful elements used in advertisements on consumers' purchase intentions was measured. As a result of this research, it was found that anxiety has an effect on the intention to purchase the product (Firat and Yildiz, 2019). In a study associating fear and personality traits with the pandemic, the COVID-19 fear and openness to experience personality traits of graduate students were examined, but no significant finding was reached

(Abdelgwad and Abdelaziz, 2021). In another study, in which the reactions of individuals due to the current pandemic period were examined in the context of five-factor personality traits, these responses were divided into three as adapted, antagonized and passive, and the adapted response was associated with low neuroticism, the antagonized response with low conscientiousness and agreeableness, and the passive response with high neuroticism and low extraversion (Branovački et al., 2021). In a study related to neurophysiology, it was stated that individuals with conscientiousness personality traits can protect themselves in case of any threat due to their moral structure, impulse control, commitment to duty and keeping up with authority (Tops et al., 2017). In a study examining human behavior in fire evacuation simulations, in other words, during firefighting, the effect of human emotions on decision making was examined. In this study, the Big Five Personality Traits were used as an independent variable and it was found that feelings of fear or anger vary according to personality traits (Paschal et al., 2022). In a study examining the panic emotion in emergency situations in the context of evacuation simulation and personality traits, it was concluded that emotional contagion spreads quickly in the crowd and facilitates evacuation (Liu et al., 2018). In studies applied in different disciplines, five-factor personality trait variables were applied and it was seen that different results were obtained for each personality trait.

In the media escape scale, which was developed based on negative emotions such as fear, anger, worry, tension, five-factor personality traits were examined and it was found that the motivation to escape was associated with conscientiousness (Christy, 2011). Preoticus-Pietro et al. (2015) examined the relationship between the style used in social media and the income level of users. The findings of this study found that high-income users expressed their thoughts with more feelings of fear and anger. In this study, it was also stated that people with extrovert personality traits have wider social networks and are positively correlated with higher income. In the literature, there is a study that examines the tendency of conflict situations to produce responses to feelings of fear and these with big five personality traits. Findings show: Conflict extroverts are found to be more integrative but need to be more tense (Gomes, 2014). In a psychological article on emotional intelligence and the growth of organizations, emotional intelligence and five-factor personality traits were extensively examined, and it was found that the emotional intelligence of individuals with conscientiousness

personality traits can help get rid of feelings of fear and improve their job performance (Dong, Peng and Jiang, 2022). Many disciplines examine feelings of fear with the five-factor personality trait.

2.4.2.1. *Fear Emotions and Neuroticism*

As stated in the literature, such as anxiety, depression, sadness and negative emotions are associated with neuroticism.

> *"The emotional states of neurotic individuals have the following four categories: 1) calm state; 2) anxious state; 3) panic state; and 4) hysterical state."* (Hong et al., 2020, p. 1642)

Many studies related to this will be exemplified in the following sections. Individuals with high neuroticism become emotionally unstable due to irrational fears, and these individuals have a limbic system in their brains that allows them to feel fear easily; they are inclined to high fear (Eysenck, 1972). In a study investigating the relationship between generalized anxiety disorder and hyperactivity in the amygdala, the part of the brain that manages fear emotion, all participants were selected from individuals with neuroticism personality traits. However, no significant finding was found between anxiety and neuroticism in this study (Wise et al., 2020). Based on the results of the research, it can be concluded that neuroticism leads to different results in social sciences or physiological subjects in research, according to the sample.

In a survey of 205 people, the relationship between fear of crime and personality traits extraversion and neuroticism was examined, and a positive correlation was found between fear of crime and neuroticism (Guedes, Domingos and Cardoso, 2018). In the neuropsychological study of Dong et al. (2022), the relationship between emotional disorders and personality traits was examined. In this study, it was found that neurotic, that is, emotionally unstable individuals, frequently encounter "fight or flight" situations that trigger feelings of anger and fear. In a study investigating fear elements and coping methods in virtual reality with a zombie game, it was explained that neuroticism affects participants' feelings of fear (Lin, 2017). Wang et al. (2022) examined the effect of personality traits in a fire

emergency. In this study, the personality traits of pedestrians were examined and a questionnaire was conducted on panic feelings. After these questionnaires, a fire simulation was established and panic reactions and perceived risks were also different due to different personality traits. According to the results, it was observed that there was a difference between the normal walking of the neurotic pedestrians and their walking during fire evacuation. The relationship between fear simulations and neuroticism has been extensively covered in the literature. In the study of Mao et al. (2019), the focus was on emotion contagion models in public emergencies and neuroticism from the five-factor personality traits. The degrees of neuroticism were determined as low-moderate and high. The model proposed in this study was found to be effective in individual differences. In another study, in which the effects of emotion contagion and information diffusion were measured by toxic gas release simulation, neuroticism was used for similar reasons to examine the emotion contagion model to measure emotion and panic (Zou and Chen, 2020). The relationship between panic simulations and five-factor personality traits, especially neuroticism, has been frequently mentioned in the literature.

 A study has been conducted on disgust, which is accepted as one of the fear emotions. Although the concept of neuroticism is not examined in depth in this study, previous studies have included studies showing that disgust sensitivity is a component of neuroticism. However, in the aforementioned study, it was stated that there was a weak positive link between disgust and neuroticism (Li et al., 2021). Neuroticism has been used as a personality trait that is used not only in psychological studies but also in many different disciplines and reflects the fear emotions.

2.5. Mobile Advertising

Developed mobile applications allow consumers to access many services. These services include applications such as browsers, short message services, multimedia messaging services, banking services, games, e-mail services, messaging applications, online shopping and maps. Mobile devices provide services to users by collecting users' personal and location-based data. Advertisers reach consumers using mobile devices as a strategy of integrated marketing communication (Okazaki and Taylor, 2008). Since mobile devices are easily accessible by users at any time, it is inevitable that mobile advertising will increase consequently. Mobile marketing

also communicates directly with consumers with regard to commercial behavior, geographical location and social communication (Friedrich et al., 2009). Mobile devices are always with consumers everywhere. Clients can read and reply to these messages at a later time.

According to Mobile Marketing Association's (2009) new mobile advertising definition,

"Mobile Marketing is a set of practices that enables organizations to communicate and engage with their audience in an interactive and relevant manner through and with any mobile device or network."

According to Scharl, Dickinger and Murphy (2005), mobile advertising is a marketing tool that is beneficial to all audiences interested in a business, which saves space and time for consumers through mobile devices. Mobile advertising is a type of advertising that targets portable electronic device users, in particular mobile phone users (Tripathi and Siddiqui, 2008). Dickinger et al., (2004, p. 2) defined mobile marketing as:

"Using interactive wireless media to provide customers with time and location sensitive, personalized information that promotes goods, services and ideas, thereby generating value for all stakeholders."

There are many different definitions of mobile marketing in the literature.

In Barnes' study (2002), mobile advertising was categorized as push and pull models. In the Pull model, marketers send the information that consumers request. Users request services openly. In Pull advertising, there are free informational messages that mobile users check out frequently, such as traffic reports and weather forecasts (Dickinger et al., 2004). In the Push model campaign, marketer takes the initiative to send a message to consumer. Services are automatically offered to consumers (Xu et al., 2009). After obtaining mobile users' permission, sending text and video messages without consumers' request is called as Push advertising (Altuğ and Yürük, 2013). It is argued that Push model advertising is one of mobile advertising's most crucial functions since it saves time and money for consumers

(Quah and Lim, 2002). The pull and push model differ from each other in the way mobile advertising is applied to the consumer.

Perceived enjoyment and utility are critical for the use of mobile services by consumers (Nysveen, Pedersen and Thorbjørnsen, 2005). Consumers are advised to make comparisons between loss of privacy and benefits that can be obtained from using mobile services (Sutanto et al., 2013). Marketing communicators have brought a different dimension to advertising through technological development. According to Statistica's analysis, while the number of mobile users in the world was 7.1 billion in 2021, it is expected to rise to 7.26 billion by 2022. It is estimated that mobile users worldwide will reach 7.49 billion by 2025 (O'Dea, 2021). In Andrews et al.'s research (2015), it was found that users use their mobile phones twice as much as they initially presumed. According to Barwise and Strong (2002), mobile advertising is the best method to market a product; because mobile advertising is simple and cheap. As a result of all these studies, it is believed that mobile marketing is the most accurate marketing method to deliver advertisements to consumers. However, the important thing is what to say, how to say, to whom it is said and how often to say it (Tripathi and Siddiqui, 2008). When all these criterions are applied in the right context, studies show that the most accurate reach to the consumer is through mobile advertising.

Mobile phones are one of the most personal tools of individuals, therefore, mobile device users should have minimal privacy concerns; maximum trust levels. The most influential factor that affects consumers' attitudes towards mobile advertising is determined as the reliability of conveyed advertisement (Peng and Spencer, 2006; Chowdhury et al., 2006). According to Merisavo et al. (2007, p. 41):

> *"Structural equation modeling is used to test five drivers of mobile advertising acceptance: utility, context, control, sacrifice, and trust."*

 All these factors are effective in the implementation and efficiency of mobile advertising. However, there are many studies in the literature on mobile advertising and privacy concerns. It can be said that negative experiences of consumers about information disclosure diminish trust in mobile advertising and increase privacy concerns. Although mobile users generally have positive experiences, even a single

case of prior negative experience can raise privacy concerns and may also increase consumer concerns. Consumers should not lose their freedom to use their private information (Okazaki, Li and Hirose, 2009). In mobile advertising, if consumers have privacy concerns, they will not benefit from advertisements regardless of how clear and straightforward the text ads are (Beatrix Cleff, 2007). Based on this research, it can be said that benefit cannot be gained from mobile advertising without addressing consumers' privacy concerns.

Sending information through SMS or MMS is also mobile advertising (Kavassalis et al., 2003). The first thing that comes to mind is sending SMS to consumers when it comes to mobile advertising (Barutçu and Göl, 2009). Andersson, Nilsson and Nilsson (2000) found that SMS messages had positive influences on brand awareness and purchase intention (Drossos et al., 2000). However, Tripathi and Siddiqui (2008) stated that mobile advertisements had no major influence on consumers' purchasing decision, yet sociocultural variables were influential in purchasing. The sample to which the research is applied may lead to different results.

2.5.1. SMS Advertising

SMS is a short message tool delivered by mobile networks (Katankar and Tharanke, 2010). SMS is short for sending or receiving text messages via mobile phones over GSM networks, and it is an application that allows sending 160 characters of text, numbers, logos, or melodies (Barutçu and Göl, 2009; Yoon and Kim, 2001). All these definitions are phrases that describe SMS advertising.

SMS advertising has many advantages: SMS provides more interaction with consumers than traditional advertising (Okazaki and Taylor, 2008). Communicating in real time with customers is an example. Anyone with a mobile phone number can be reached via SMS regardless of any internet connection or membership. Gauzente, Ranchod and Gurau (2008) state that since SMS messages do not need instant replies, these messages do not bother people. Consumers can read messages whenever and wherever they want. Since SMS messages are short, consumers may not be overwhelmed with SMS ads. SMS ads can be personalized and customized. They can be time and place dependent (Rettie, Grandcolas and Deakins, 2005). Approximately 90% of SMS are read within the first three minutes of delivery

(Tolentino, 2022). Consequently, brands benefit from short messages in product promotions, campaigns, and sale announcements. According to CSG International's survey (2022), SMS notifications increased by almost 1.000% from year to year. This is because 90% of text messages are read within the first three minutes. SMS advertising also has some disadvantages. Information provided through SMS advertisements is limited to text only, information longer than 160 characters cannot be provided (Altuğ and Yürük, 2013). All these factors express the beneficial and disadvantageous aspects of sms advertising.

There are six ways to use SMS in advertising: brand building, special offers for customers, contests, surveys, products, services, and information requests (Barwise and Strong, 2002). Nowadays, almost every individual has a mobile phone, and these are personal items. Since consumers always carry their mobile phones with them, SMS ads are one of the types of ads that are most likely to get to the target directly (Kavassalis et al., 2003). Hence using SMS for marketing purposes has increased in several parts of the world (Zabadi, Shura and Elsayed, 2012). Some marketers and agencies took advantage of this growth and included SMS advertising as part of their integrated marketing communications (IMC) strategy. The ubiquity of SMS advertising is an important opportunity for marketers to improve customer relations and get direct responses from customers (Merisavo et al., 2007). Some advertisers use SMS as a tool to get direct responses and create brand awareness (Okazaki and Taylor, 2008). SMS advertising is an effective tool in reaching the consumer.

SMS advertising is a substantial source of income for many operators. 96% of SMS marketers said that SMS ads helped generate more revenue, and 60% expressed that SMS ads provide significant revenue growth. According to research published by Research and Market in 2022, the global SMS market, which is estimated to be 59.1 billion USD in 2020, is estimated to reach 74.7 billion USD by 2026. According to marketers, SMS advertising is an extremely low-cost communication tool to reach both existing and potential customers (Gauzente et al., 2008; Kavassalis et al., 2003). Based on these researches, it can be said that the budget spent for sms advertising gives more efficient results compared to other marketing methods.

Technological developments like the internet and mobile phones are more effective in reaching the young target audience. The number of smart phone users reached 3.8

billion in 2021. Young people adapt to technological developments more quickly (Spero and Stone, 2004). Among young people and young professionals, "instant messaging culture" is being formed (Rettie et al., 2005; Sadeh, 2003). According to Barnes and Scornavacca (2003); Barnes and Scornavacca (2004), SMS advertising is more attractive than traditional advertising to the 15-24 age group, who are harder to reach. Therefore, it is essential for marketers to redirect the budget they spend on traditional advertisements to SMS advertisements.

Business-to-consumer (B2C) text messaging is growing rapidly. There were 2.7 trillion text messages in 2020, with a 10% increase from 2019 (Juniper Research, 2022). It can be said that this growth was caused by increased e-commerce sales during COVID-19 pandemic. In 2020, 83% of mobile users received an SMS message from a business and according to research, 378% more SMS marketing messages were sent in 2020 than in 2019.

In the literature, SMS marketing is grouped into two categories: Text and media. These two groups are also influenced by three criteria: Consumer attention, consumer intention and consumer behavior (Scharl, Dickinger and Murphy, 2005). In Barnes' study (2002), mobile advertising was categorized as push and pull models. In the Pull model, marketers send the information that consumers request. Users request services openly. In the Push model campaign, marketer takes the initiative to send a message to consumer. Services are automatically offered to consumers (Xu et al., 2009). It is argued that Push model advertising is one of mobile advertising's most crucial functions since it saves time and money for consumers (Quah and Lim, 2002). SMS advertising is a push model campaign (Barwise and Strong, 2002) and typically involve unwanted messages (Dickinger et al., 2004). Success factors for SMS ads are content, delivery time, personalization, and permission (Dickinger et al., 2004). All these factors ensure the accurate reach to the consumer.

> *"Consent can be interpreted as the terms and conditions by which personal information may be collected and processed to produce personal profiles for commercial purposes."* (Beatrix Cleff, 2007, p. 230)

In some European countries, express consent must be obtained by marketers before presenting an advertisement to consumer through channels such as SMS or e-mail

(Bamba and Barnes, 2007). Since marketers initiate the communication, the issue of consumer consent frequently comes up. Consent is important because unwanted ads may result in unexpected results (Barnes and Scornavacca, 2003). Sending unauthorized SMS to consumers may not always be welcomed (Lee, Tsai and Jih, 2006). Consumers see mobile phones as part of their own 'personal space' (Basheer and Ibrahim, 2010), thus sending SMS ads without consumer consent is a breach of privacy (Bamba and Barnes, 2006; Bamba and Barnes, 2007). Consent marketing refers to obtaining consent from consumers to send commercial messages to them, and the prospect of stopping to receive these messages at any time (Tezinde, Smith and Murphy, 2002). Consent approach can make users less concerned about privacy (Gu et al., 2017; He and Lu, 2007; Sheehan and Hoy, 2000). Apart from consented ads or ads that give a reward, attitude towards mobile advertising is generally negative. Behind these negative attitudes is the belief that advertisements sent without consent are aggressive, excessive, and irritating (Lee, Tsai and Jih, 2006). Mobile ads are welcomed when consent is granted (Tsang, Ho and Liang, 2004). It can be seen that there is a positive correlation between consent and purchase intention (Basheer and Ibrahim, 2010). SMS advertising is evaluated in terms of consumer reaction and the influence of advertisement (Barwise and Strong, 2002). According to İspir and Süher's research (2009), the variables that determine consumer attitudes in SMS ads are primarily entertainment value, which is followed by the concepts of irritation, credibility and informativeness. Based on the findings, consumers' perceptions of entertainment value, informativeness and credibility are positive (Zabadi et al., 2012). These studies show that consumers prioritize the entertainment element in SMS advertisements.

SMS advertising has some differences from traditional advertising. Compared to traditional advertising, it can be said that mobile advertising adapts to the needs of customers more quickly (Xu, Liao and Li, 2008). The biggest advantage of mobile advertising is that it can reach users anytime, anywhere (Tripathi and Siddiqui, 2008). SMS advertisement is personalized; therefore, it is presumed that it has a higher response rate than e-mail advertising or traditional advertising. There is a negative correlation between consumers' perceptions of irritation and consumers' attitudes towards SMS advertisement (Zabadi et al., 2012). Tripathi and Siddiqui

(2008), found that recipients can read text messages during their free time and choose when to reply.

2.6. Personalized Advertising and Privacy Concerns

In our daily lives, we shape our interpersonal communications according to other people's personality traits and characters. Human nature should be taken into account in advertising as well in order to establish successful relations based on customers' personalities. Personalized advertising is created to combine target consumers' benefits and needs as much as possible and consequently tends to raise major privacy concerns regarding possible exploitation of consumers' personal data (Baek and Morimoto, 2010). According to Baek and Morimoto's study (2012), consumers see personalized advertisement as a threat to their privacy since they limit the right to prevent the disclosure of personal information. Furthermore, it was concluded that users with high levels of privacy concerns tend to inquire more about personalized advertising and avoid ads. Ur et al. (2012) unveiled in their study that consumers were aware of personalized advertisements; however, they did not know that their personal data was being used. Therefore consumers, even if they find such advertisements helpful, get concerned about their privacy once they find out that their personal data is being used. Yet, according to Xu et al.'s study (2011), as the perceived usefulness of a personalized service increases, the perceived privacy concern decreases. Thus, privacy is a multifaceted concept. Consumers may be more tolerant of privacy violations in products and services they benefit from than those they care less about (Beatrix Cleff, 2007). According to these studies, it can be said that consumers' privacy concerns are inversely proportional to perceived benefit.

While mobile advertising benefits consumers, it must consider privacy risks. Consumers are reluctant to answer survey questions that disclose their personal information (Myers, Sen and Alexandrov, 2010). If access to personal data cannot be controlled, it is not possible to protect privacy. Consumers should be informed about mobile advertisements and have the right to disclose their personal data or accept mobile advertisements (Beatrix Cleff, 2007). Establishing consumer privacy protection policies may help build trust (Dolnicar and Jordaan, 2007). In order to minimize privacy risks in Turkey, the Personal Data Protection Law, No. 6698 was published in the Official Gazette of the Republic of Turkey dated 7 April 2016 and

numbered 29677. In Article 11 of this law, persons concerned have the rights to learn whether their personal data is processed and if it is processed, to demand for information about it, to learn whether it is used in compliance with the purpose, to know the third parties to whom the data is transferred, to request the deletion or destruction of personal data, to request the compensation for the damage arising from unlawful processing of personal data (Personal Data Protection Law, 2022). Today, all businesses, institutions or websites continue the process by obtaining the approval of people when they perform a membership or data transfer. The process of anyone who does not approve does not continue. For this reason, it can be said that data privacy has become very important.

2.6.1. Personalized Mobile Advertising and Privacy Concerns

Mobile Advertising brings consumer privacy issues with it due to the nature of mobile devices. Marketers access databases of consumers to develop targeted messages. This raises privacy concerns (Baek and Morimoto, 2012). Mobile advertisements can interfere with consumers' privacies and personal spaces. Mobile technology may collect, store, use and disclose data (Beatrix Cleff, 2007; Gratton, 2002). This results in issues with consumer privacy.

Privacy ambiguity also influences the perceived risk regarding mobile use and the price that the consumer is willing to pay (Al-Natour et al., 2020). Mobile users with prior negative experiences with information disclosure have high privacy concerns and perceive risks more firmly, which then leads them to prefer more strict regulatory controls in mobile advertising (Okazaki et al., 2009). Consumers' confidence in protecting the privacy of mobile advertising correlates positively with their willingness to accept mobile advertising. The creative design of mobile advertising messages and the level of entertainment or high information also impact this positive attitude. However, according to Tripathi and Siddiqui's findings (2008), mobile users are reluctant to the mobile ads they are exposed to. Consumers generally have negative attitudes towards mobile advertising when they do not consent (Merisavo et al., 2007; Tsang, Ho, and Liang, 2004). Therefore, it is possible to say that incoherent and unwanted text messages in mobile advertising may irritate the consumer and influence the perceived advertising value adversely. Marketing communicators should avoid mobile advertisements that consumers may find out of

context or irritating. On the other hand, advertising messages that can deliver the message can be valuable as they contain useful information (Xu, 2006). While perceived informativeness positively influences attitudes towards mobile advertisements, irritability negatively influences attitudes towards mobile advertisements (Okazaki, 2004). Mobile advertising delivered without the consent of consumers can have negative consequences.

According to Rapp et al. (2009), consumers are more interested in the amount and type of the message they receive rather than privacy issues.

2.6.2. SMS Advertising and Privacy Concerns

High use of SMS advertising shows that consumers consent to receive messages. Privacy is a decisive variable for the development of SMS advertising and mobile marketing in general (Gauzente et al., 2008). High privacy concerns are crucial principles that companies should take into account when assessing whether to use SMS advertising (Barwise and Strong, 2002). Buyer's consent must be obtained first when using fax, e-mail, SMS, or automatic call systems for direct marketing (Crichard, 2003). As mentioned, the consumer may give negative feedback for without permission marketing types.

Consumers' attitudes towards mobile privacy are strongly influenced by the perceived benefits of mobile advertising (Gurău and Ranchhod, 2009; Merisavo et al., 2007). These attitudes also depend on variables such as the encouragement of the consumer to buy the product or the appeal of the advertisement (Drossos et al., 2007). Factors identified as having a major influence on consumer acceptance of mobile advertising are permission to receive mobile advertising messages, relevance of content and special offers (Altuğ and Yürük, 2013; Rettie et al., 2005). The time and frequency of messages, their simplicity and relevance, and the loyalty to the brand or company that sends them also play an important role on the privacy of consumer (Carroll et al., 2007). However, according to Bamba and Barnes' study (2006), brand familiarity has little effect on consumers' willingness to give permission to receive SMS advertising.

CHAPTER 3: METHODOLOGY

After the literature review, the methodology chapter will describe the research methods. In the Methodology section, five-factor personality types, word-of-mouth communication, feelings of fear that may occur after a scenario-based survey, and the method of the research carried out to determine the effect of the attitude towards the brand will be highlighted. The aim of the research, the significance of the research, hypotheses developed within the framework of the literature, the model of the research, the collection of data and the evaluation of the results will be included, respectively. A scenario-based experimental study will be used to test the research hypotheses. It is aimed to reveal the reactions of the participants to disclosure of personal information.

3.1. Research Objective

Mobile advertising has become more popular than traditional advertising with the ever-evolving technology (Xu et al., 2008). The fact that personalized mobile advertising causes privacy concerns on consumers is explained in detail in the literature review section. Sharing the personal information of the consumers with the brand brings with it privacy concerns. Some studies in the literature indicate that short messages sent to consumers' mobile phones differ according to the dimensions perceived by consumers. These perceived dimensions may differ according to the personality traits of consumers. Studies in the literature conclude that the perceived dimensions of privacy concern vary according to personality traits. (Tang, Akram and Shi, 2020; Kim, Choi and Jung, 2018; Sharma and Jaswal, 2016). As in many areas, privacy concerns also differ in terms of personality traits.

When people have a good or bad experience with a brand, they can communicate it to potential consumers electronically or oral. This good or bad experience communicated to potential consumers is also expected to affect the attitude towards the brand. Even if the consumer does not have an idea about any product or brand, they can be affected by this experience.

The main purpose of this study is to evaluate privacy concerns against personalized text messages in terms of personality traits. To reveal a significant finding regarding

the perceptions of privacy concerns of individuals with the Five Factor Personality types: Openness, Consciousness, Extraversion, Agreeableness, and Neuroticism. In the scenario-based research, the participants were also asked whether their word-of-mouth communication intentions and attitudes towards the brand would change when they were assumed to have experienced the event in the scenario. Five-factor personality traits are also expected to affect word-of-mouth intention and attitude towards the brand.

It is expected that this research, presented as a master's thesis, will contribute to the literature due to its research in the context of mobile marketing and privacy concerns in the context of personality traits.

3.2. The Significance of the Research

In mobile marketing, it is very common today for consumers to allow mobile communication tools to use their personal information with their own consent through subscription. However, consumers want to know where the information they give consent will be used. This uncertainty brings with it privacy concerns. Privacy concerns also affect consumers' attitudes towards the brand. In the event of a bad experience, consumers can communicate it to other people electronically or face-to-face.

Therefore, in this study, it is important to investigate the attitude towards the brand with a scenario-based survey in terms of contributing to the literature. In this experimental study, the Five Factor Personality Test with 50 questions was shortened and translated into Turkish. It is expected that individuals with the Agreeableness and Neuroticism personality traits in the Five Factor Personality Model perceive their privacy concerns in different dimensions despite obtaining personal information from brands and how they communicate with potential users electronically or face-to-face.

With the data to be obtained as a result of the research, the effect of personality traits on privacy concerns, word of mouth communication intentions and attitude towards the brand will be revealed. In particular, the effect of five-factor personality traits on word of mouth communication and attitude towards the brand is discussed. The number of field studies is very limited. In this context, considering the limited

number of postgraduate studies, the importance of the research will be better understood.

3.3. Research Questions

In this section, research questions related to the thesis will be included.

1. Is there a privacy concern according to the differences of Five-Factor Personality Traits?

2. Do fear emotions differ according to personality traits?

3. Is word of mouth intention affected by personality traits?

4. Will the attitude towards the brand change as a result of a scenario where information disclosure is assumed to exist?

3.4. Hypotheses

In this study, the relationship between privacy concern and personality traits is investigated. There are three main hypotheses and their subdimentions. In this research, answers to the following questions will be sought.

H1: Fear emotions that occur in case of information disclosure are affected by personality traits.

H1A: Fear emotions that occur in case of information disclosure are affected by Neuroticism.

H1B: Fear emotions that occur in case of information disclosure are affected by Agreeableness.

H1C: Fear emotions that occur in case of information disclosure are affected by Openness.

H1D: Fear emotions that occur in case of information disclosure are affected by Conscientiousness.

H1E: Fear emotions that occur in case of information disclosure are affected by Extraversion.

H2: A text message from the bank that is received service will have a different effect compared to that of which the service is not received.

H2A: A text message from the bank that service will have a different effect on Neuroticism compared to that of which the service is not received.

H2B: A text message from the bank that service will have a different effect on WOM compared to that of which the service is not received.

H2C: A text message from the bank that service will have a different effect on e-WOM compared to that of which the service is not received.

H2D: A text message from the bank that service will have a different effect on fear emotions compared to that of which the service is not received.

H2E: A text message from the bank that service will have a different effect on attitude toward brand compared to that of which the service is not received.

H3: **Exposure to a message of information disclosure will differ effects between subjects scoring high and low on neuroticism.**

H3A: Exposure to a message of information disclosure will differ effects on WOM intentions between subjects scoring high and low on neuroticism.

H3B: Exposure to a message of information disclosure will differ effects on e-WOM intentions between subjects scoring high and low on neuroticism.

H3C: Exposure to a message of information disclosure will differ effects on fear emotions between subjects scoring high and low on neuroticism.

H3D: Exposure to a message of information disclosure will differ effects on attitude toward brand between subjects scoring high and low on neuroticism.

3.5. Research Design

A pilot test was applied to the participants to be able to determine the feeling created by the scenario, which is one of the questions asked within the scope of the research. This experiment is the quasi-experiment.

> *"Quasi-experiment means a design with the manipulation of an independent variable but without the random assignment of participants to conditions."*
> (Wang, Hou and Tsai, 2020, p. 4)

In this study, all participants read the scenario. There is no control group.

An experimental study was conducted to investigate the correlation stated in the research model after the pilot test, which included the assessment of feelings of fear on participants, in which the information disclosure was assumed to take place.

In the research that is going to be carried out with the scenario model written on the basis of the involvement construct, it is assumed that personalized brand messages prepared in SMS format will lead to disclosure of personal information (phone number, banking services etc.) and therefore increase the privacy concerns of consumers. Involvement is a person's perceived interest in any product based on their needs, values, and interests (Zaichkowsky, 1985). In the relevant scenario, the participants are presented with a product that is important to the consumer and attracting the attention of consumer, takes place with the feel-learn-do hierarchy, can choose between other alternatives, and has high thinking and involvement, one of the sub-fields of the FCB Grid Model suggested by Vaughn (1980). Brand A, which was chosen as the most popular white appliances brand in all surveys conducted by MediaCat magazine in the last 12 years, was used as the brand for this product. The results of this pilot test are crucial since a presumed scenario of information disclosure is intended to create feelings of fear. In the study, it is assumed that a corporate brand that disclosed information is a bank that was chosen as the most valuable Turkish bank in a survey conducted by Brand Finance magazine in 2020, and it was stated to the participants that bank X had not made any information disclosures, and the reason for mentioning bank's name in the aforementioned scenario was only because it was a valuable bank and that it took part in this study for scientific purposes only.

3.6. Data Collection and Analysis of Results

In this section of the thesis, the development of research tools, measurement, procedure and sampling will be described.

3.6.1. Development of Research Tools

In the thesis, data will be obtained as a result of a scenario-based survey. The Big Five Factor Personality Scale will also be used in this research. The five-factor

personality model consists of Openness, Conscientiousness, Extraversion, Agreeableness and Neuroticism sub-dimensions (Costa Jr and McCrae, 1992). Sub-dimensions of the mentioned scale will be compared with concern levels of individuals subjected to personalized advertising, which will be determined via Fear Emotions Scale (Dedeoğlu and Ventura, 2017), and responses to the open-ended question about concerns. The scenario-based study is utilized since it makes it possible for the participants to think that their personal information was used. The participants will be asked to hypothesize that they have experienced the events in the scenarios created as well as to express their attitudes and thoughts towards the content of the scenario in an open-ended manner. Semantic network analysis will be utilized to evaluate these statements. Pajek, which is a network analysis software, will be used for this evaluation. While Shiv, Edell and Payne's (1997) Attitude Towards Brand survey will be applied to assess the attitude towards the brand; Özaslan's (2014) Word-of-Mouth Communication Scale will be utilized to determine Word-of-mouth marketing tendencies. These scales are an adaptation of existing scales in the literature developed on the subject.

3.6.2. Measurement and Procedure

In this thesis study, questionnaire and semantic network analysis were used as measurement tools. The features of the scales and semantic network analysis in the questionnaire survey will be explained in detail below.

An experimental study was conducted on how to react when exposed to an information disclosure stimulus. Questionnaire surveys are common data collection methods for various academic studies or market research. They can be utilized face to face, by phone or by e-mail (Regmi et al., 2016). The answers are taken face to face.

Participants were initially asked to evaluate the Five Factor Personality Inventory Short Form (B5KT-50-T) with 50 questions and 5-point Likert scale, which is translated into Turkish by Tatar (2017), among the statements "Strongly Disagree, Disagree, Neither Agree nor Disagree, Agree, Strongly Agree". The Five Factor Personality Inventory consists of 50 questions. The questions in this scale assess the personality traits of the participants in Extraversion (1, 6, 11, 16, 21, 26, 31, 36, 41,

46), Agreeableness (2, 7, 12, 17, 22, 27, 32, 37, 42, 47), Conscientiousness (3, 8, 13, 18, 23, 28, 33, 38, 43, 48), Neuroticism (4, 9, 14, 19, 24, 29, 34, 39, 44, 49) and Openness to Experience (5, 10, 15, 20, 25, 30, 35, 40, 45, 50) sub-dimensions.

In the second phase, a scenario was read to the participants. The scenario differs according to the experimental group and control group. The participants were asked to answer the survey questions that are created depending on the scenario, presuming that they had experienced this event.

In the scenario they read, in order to assess the tendency of the participants to share this issue with whom and through which communication channels, presuming that they had experienced this event, Word-of-Mouth Communication Scale was used, which is adapted from Özaslan (2014); they were asked to mark their sharing trends of the issue they had experienced according to the levels of "Strongly Disagree, Disagree, Moderately Agree, Agree, Strongly Agree".

Later, Dedeoğlu and Ventura's (2017) adapted version of the Laros and Steenkamp's (2005) Fear Emotions Scale, which includes worried, fear, panicky, nervous, scared, and tense emotions, was utilized on participants who had read the scenario in order to assess the level of emotions created by the possible effects of the scenario. A 5-point Likert scale was used, ranging from "I don't feel this emotion at all" to "I feel this emotion very strongly" (for instance, I do not feel any sense of worry at all). An adapted version of Shiv, Edell, and Payne's (1997) Attitude Towards Brand questionnaire was utilized to be able to assess whether there are any attitude changes towards the bank in the survey. Participants were asked to state their attitudes and thoughts towards the brand mentioned in the study among the expressions "Not at all Appropriate, Not Appropriate, Unsure, Somewhat Appropriate, Very Appropriate".

IBM SPSS Statistics 22 program was used to analyze the data obtained from the questionnaire. While Factor Analysis was done in order to combine the correlated variables among all variables into the same category, factor less and reduce the number of variables, Regression analysis was done in order to map the causality of factors and determine the cause-effect relationship between dependent and independent variables.

In the semantic network analysis section, participants were asked whether they felt concern or not based on the scenario they had read with the expressions "If I had experienced the scenario I just read in real life, I would / would not feel concern because…" and three positive or negative answers were requested.

Hawe, Webster and Shiell (2004, p. 971) explained social network analysis:

> *"designed to help researchers to be more discriminating in their thinking and choice of methods."*

Social network analysis is widely used in economics, marketing, and industrial engineering, as well as social and behavioral sciences (Parra-Luna, 2009, p. 297), in other words, it also focuses on social relations such as communication between members of a group, economic relations between companies, commerce between countries (Wasserman and Faust, 1994). Semantic network analysis was utilized to analyze the open-ended responses of the participants in which they expressed their attitudes and thoughts towards the content of the scenario they presumed they had experienced. Pajek software was used for this analysis.

> *"Semantic network analysis is the use of network analytic techniques on paired associations based on shared meaning as opposed to paired associations of behavioral or perceived communication links."* (Doerfel, 1998, p. 16)

Semantic network analysis helps understand social behavior in a measurable way (Sharma et al., 2016). It represents the positive and negative correlations between messages. This network is organized to answer a research question. Concrete answers obtained from messages can be sorted into certain categories (van Atteveldt, 2008). In this study, the participants were asked to answer their positive or negative thoughts according to the questions directed to them.

3.6.3. Sampling

Questionnaires were applied to 320 participants. Sampling consists of demographic variables such as age, gender, occupation, and education level. 37.5% of the survey respondents are female and 62.5% are male. The control and experimental groups consist of equal numbers of male and female participants. The total income of 87.8%

of the participants is between 0-8000 TL. Total household income of 11.3% of them is between 8001 - 16000 TL. The total income of 0.9% of the participants is more than 16001 TL. 16.9% of the participants are primary school, 17.5% are secondary school, 29.7% are high school, 30.3% are university graduates while 5.6% of them have master's or doctorate degrees. 55% of the respondents are married, 45% are single. 7.8% of the participants are civil servants in the private sector, 9.4% are civil servants in the public sector, 20% are workers in the private sector, 6.6% are workers in the public sector, 4.4% are of occupations that require special expertise, 13.4% are small or medium-sized trade employees, 1.3% are large-scale trade employees, 1.6% are senior executives, 5.6% are retired, 7.5% are housewives, 17.8% are students, 3.4% are unemployed and 1.2% belong to other occupational groups.

CHAPTER 4: RESEARCH FINDINGS

4.1. Pilot Test Findings

In the pilot phase, 72 participants were asked to mark the levels of worried, fear, panicky, nervous, scared and tense created by the potential effects of the scenario they read. The research was measured with a 7-point Likert scale. In the study in which 36 participants answered questionnaire A, 36 participants answered questionnaire B. According to the normality test, the participants who applied the A questionnaire had scared and tense; Fear and Nervous feelings of the participants who applied the B questionnaire were found to be significant (p<0.01).

4.2. Experimental Research Findings

4.2.1. Sample Qualities

4.2.1.1. Demographic Characteristics

This section contains statistical data including demographic characteristics of survey participants.

Table 1. Gender Distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
Female	120	37,5	37,5	37,5
Male	200	62,5	62,5	100
Total	320	100	100	

As seen in Table 1, 37.5% of the participants are female and 62.5% are male. Hoy and Milne's (2010) study claimed that there is a difference between privacy concerns and gender, and as a result, it was found that women were more inclined to protect their privacy. In addition, in a study examining e-WOM and gender differences, it was found that female individuals had higher e-WOM tendencies (Sun, Song, and House, 2019). In the light of these examples, different genders were studied in this study as well.

Table 2. Age Distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
0-17	12	3,8	3,8	3,8
18-45	247	77,2	77,2	80,9
46-65	56	17,5	17,5	98,4
66-80	5	1,6	1,6	100
Total	320	100	100	

All literate age groups were included in the survey. The 3,8% of the participants are between the ages of 0-17, 77,2% are between the ages of 18-45, 17,5% are between the ages of 46-65, and finally 1,6% are between the ages of 66-80.

Table 3. Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Married	176	55	55	55
Single	144	45	45	100
Total	320	100	100	

As seen in Table 3, 55% of the participants are married and 45% are single

Table 4. Education Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Elementary School	54	16,9	16,9	16,9
Secondary School	56	17,5	17,5	34,4
High School	95	29,7	29,7	64,1
College	97	30,3	30,3	94,4
Postgraduate and Doctorate	18	5,6	5,6	100
Total	320	100	100	

In the study, in which participants from each education level were present, 16.9% of the participants were in primary school, 17.5% in secondary school, 29.7% in high school, 30.3% in university and 5.6% in graduate or doctoral graduate.

Table 5. Income Level

	Frequency	Percent	Valid Percent	Cumulative Percent
0-8000 TL	281	87,8	87,8	87,8
8001-16000TL	36	11,3	11,3	99,1
16001 - 24000	1	0,3	0,3	99,4
24001 - 32000	1	0,3	0,3	99,7
32001 and above	1	0,3	0,3	100
Total	320	100	100	

According to the findings, the total income of 87.8% of the participants is between 0-8000 TL. Total household income of 11.3% of them is between 8001 - 16000 TL. The total income of 0.9% of the participants is more than 16001 TL.

4.2.2. Reliability Analysis

The concept of reliability is the degree to which a measurement tool produces reliable results (Setiawan and Astuti, 2018). In a quantitative study, consistent results are obtained if the research is used in repeated situations with reliability analysis (Heale and Twycross, 2015). Cronbach Alpha is commonly used for reliability measurement (Amirrudin, Nasution and Supahar, 2020). According to Cronbach's Alpha, for a scale to be considered reliable, its Alpha value must be at least 0.70 (Dinçay, 2020).

Table 6. Reliability Statistics

Scales	Cronbach's Alpha	N of Items
Personality (Tatar, 2017)		
Five Factor Personality	0,924	43
Agreeableness	0,714	9
Neuroticism	0,828	10
Word of Mouth (Özaslan, 2014)		
E-WOM	0,859	4
WOM	0,887	2
Fear Emotions (Dedeoğlu and Ventura, 2017)	0,912	6
Attitude Toward Brand (Shiv, Edell and Payne, 1997)	0,964	10

The internal consistency of the questionnaire directed to the participants was calculated using the Cronbach's alpha coefficient method. Table 6 shows, in order of, the reliability of the Five-Factor Personality Scale, the Agreeableness and

Neuroticism sub-dimensions, and the e-WOM and WOM reliability in word-of-mouth marketing. Reliability coefficient calculated for the five-factor personality scale Cronbach's Alpha = ,924 Reliability coefficient for Agreeableness Cronbach's Alpha = ,714; The reliability coefficient for neuroticism is Cronbach's Alpha = ,828. In the reliability of word of mouth marketing, the reliability coefficient for e-WOM is Cronbach's Alpha = ,859 and the reliability coefficient for WOM is Cronbach's Alpha = ,887. Reliability coefficient Cronbach's Alpha = ,912 for Fear emotions and Cronbach's Alpha = ,964 for Attitude Toward Brand were calculated. As seen in Table 6, all values are noticed reliable.

4.2.3. Findings Related to Factor Analysis

Factor analysis means evaluating whether the variables are significant and related to each other in order to reduce the number of variables, depending on the relationship between them (Soares, Marquês and Monteiro, 2003). It is used to reduce a large number of variables to a small number of primary factors (Öcal et al., 2007).

Principal component analysis method and Promax for the Five Factor Personality Scale and Varimax rotation for Word of Mouth Communication were used to determine the factor structures of the scales used in the study.

Five-Factor Personality and its sub-dimensions agreeableness and neuroticism; factor analyzes of fear emotions and word of mouth marketing scales were made. Findings related to factor analysis are presented in the tables below.

Table 7. Big Five Factor Personality Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	11,565	26,896	26,896	11,565	26,896	26,896
2	3,139	7,299	34,196	3,139	7,299	34,196
3	2,593	6,03	40,226	2,593	6,03	40,226
4	2,114	4,917	45,143	2,114	4,917	45,143
5	1,509	3,51	48,653	1,509	3,51	48,653
6	1,321	3,072	51,725			
7	1,121	2,607	54,332			
8	1,064	2,473	56,806			
9	0,977	2,273	59,078			
10	0,911	2,119	61,198			
11	0,888	2,064	63,262			
12	0,849	1,975	65,237			
13	0,794	1,845	67,083			
14	0,78	1,814	68,896			
15	0,762	1,772	70,668			
16	0,758	1,763	72,431			
17	0,696	1,619	74,05			
18	0,661	1,538	75,588			
19	0,659	1,533	77,121			
20	0,628	1,461	78,582			
21	0,595	1,384	79,966			
22	0,576	1,339	81,305			
23	0,56	1,302	82,607			
24	0,537	1,249	83,856			
25	0,512	1,191	85,047			
26	0,491	1,141	86,188			
27	0,466	1,083	87,271			
28	0,455	1,059	88,33			
29	0,447	1,039	89,368			
30	0,426	0,991	90,359			
31	0,409	0,951	91,31			
32	0,392	0,912	92,223			
33	0,383	0,891	93,114			
34	0,376	0,874	93,988			
35	0,357	0,831	94,819			
36	0,338	0,787	95,606			
37	0,321	0,746	96,352			
38	0,304	0,706	97,058			
39	0,285	0,663	97,721			
40	0,271	0,63	98,351			
41	0,252	0,585	98,936			
42	0,231	0,538	99,475			
43	0,226	0,525	100			

As seen in Table 7, the 43-item Big Five Personality Scale measures 49% of personality traits. The variance explained between 40% and 60% is considered sufficient for multifactorial structures (Çelik and Üstüner, 2017).

Table 8. Big Factor Personality Pattern Matrix

Pattern Matrix^a					
	Component				
	1	2	3	4	5
I don't talk much. (-)	0,765				
I usually start the conversation. (+)	0,745				
I am usually quiet among strangers. (-)	0,703				
I don't mind being the center of attention. (+)	0,679				
I don't like to draw attention to myself. (-)	0,619				
I have excellent ideas. (+)	0,593				
I don't have much to say. (-)	0,526				
I am full of ideas. (+)	0,515				
I am a favorite of meetings. (+)	0,502				
I am usually relaxed. (+)	0,493				
I am not imaginative. (-)	0,483				
I can talk to different people at meetings. (+)	0,461				
I prefer to stay in the background. (-)	0,444				
My vocabulary is rich. (+)	0,424				
I feel comfortable among people. (+)	0,420				
I am quick to understand things. (+)	0,400				
I avoid my duties. (-)		0,748			
I get things done right away. (+)		0,725			
I am meticulous in my work. (+)		0,695			
I pay attention to details. (+)		0,687			
I like order. (+)		0,650			
I spend time thinking about things. (+)		0,606			
I follow a plan. (+)		0,589			
I worry about everything. (-)			0,717		
I get depressed quickly. (-)			0,706		
I get annoyed quickly. (-)			0,645		
I get restless easily. (-)			0,621		
My mood changes very often. (-)			0,621		
I often feel down. (-)			0,586		
My mental balance changes frequently. (-)			0,551		
I feel the emotions of others. (+)				0,658	0,463
I make time for others. (+)				0,628	
I put people at ease. (+)				0,616	
I don't care about other people's problems. (-)				0,576	
I understand and share the feelings of others. (+)				0,569	
I take care of people. (+)				0,564	
I insult people. (-)				0,537	
I am soft hearted. (+)				0,488	
I leave my personal belongings around. (-)					0,712
I often forget to put things back. (-)					0,702
I find it difficult to grasp abstract ideas. (-)					0,697
I am not interested in abstract ideas. (-)					0,558
I'm not very interested in others. (-)					-0,427

The factor structure of the Five-Factor Personality Inventory is clearly collected and 7 questions (I am always prepared, I easily feel pressured, I visualize events in my mind, I make my duties disorganized, I rarely feel down, Actually, I don't care much for others and I use difficult words) are extracted from the index until an acceptable level of pattern matrix is obtained. Rotation Method: Promax with Kaiser Normalization was used in the analysis.

When Table 8 is examined, it is seen that 43 items included in the analysis are grouped under five factors. Factor 1 Extraversion (1, 6, 11, 16, 21, 26, 31, 36, 41, 46); However, "I'm full of ideas.", "I'm not imaginative." "My vocabulary is rich.","I'm quick to understand things." (Openness) and "I'm usually relaxed." (Neuroticism) statements were included in the Extraversion factor because the questions were deleted to create a meaningful pattern. Factor 2 Conscientiousness (8, 13, 23, 28, 33, 38, 43, 48); Factor 3 Neuroticism (9, 14, 24, 29, 34, 39, 44, 49); Factor 4 Agreeableness (2, 7, 12, 17, 22, 27, 37, 42, 47) and Factor 5 Openness (5, 10, 20, 25, 30, 35, 45, 50).

When the factor loads of the items are examined, it is seen that the factor loads vary between ".77" and "-.43". Load value of 0.60 and above is high regardless of mark; Load values between 0.30 and 0.59 can be defined as medium (Büyüköztürk, 2002).

Table 9. Word of Mouth Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2,915	48,591	48,591	2,915	48,591	48,591
2	1,718	28,633	77,224	1,718	28,633	77,224
3	,614	10,228	87,452			
4	,319	5,322	92,774			
5	,234	3,907	96,681			
6	,199	3,319	100,000			

As can be seen in Table 9, 6-item Word of Mouth Communication Scale measures 77% of the participants' word-of-mouth communication tendencies.

Table 10. Word of Mouth Component Transformation Matrix

Component	1	2
1	,952	-,307
2	,307	,952

In order to examine the Word of Mouth Rotated Component Matrix Table, it is checked under which factor each item come under. Table 10 shows that the scale items, which are e-WOM and WOM, are grouped under two components. Rotation Method: Varimax with Kaiser Normalization was used in the analysis.

Table 11. Word of Mouth Rotated Component Matrix[a]

	Component	
	1	2
6. I used to share this incident with X Bank on the websites of consumer associations.	,870	
5. I would share this incident with X Bank in the consumer column sections of the local-national newspapers and magazines website.	,837	
4. I used to write about this incident that I experienced with X Bank on forum sites on the internet.	,828	
3. I used to share this incident with X Bank on social media (Facebook and Twitter).	,805	
2. I would share this incident with X Bank with my friends and inner circle.		,945
1. I used to share this incident with my family with X Bank.		,942

When Table 11 is examined, it is seen that 6 items included in the analysis are grouped under two components. Items 3,4,5 and 6 point to e-WOM, while items 1 and 2 are explained by WOM.

Table 12. Fear Emotions Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4,175	69,589	69,589	4,175	69,589	69,589
2	0,597	9,954	79,543			
3	0,359	5,98	85,523			
4	0,341	5,687	91,21			
5	0,298	4,974	96,184			
6	0,229	3,816	100			

As can be seen in Table 12, the scale measures 70% of the participants' feelings of fear.

Table 13. Fear Emotions Component Matrix[a]

	Component
	1
Tense	0,859
Fear	0,856
Worried	0,841
Panicky	0,821
Scared	0,818
Nervous	0,809

Table 13 shows that tense, fear, worry, panicky, scared and nervous scale items are gathered under a single component.

Table 14. Attitude Toward Brand Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7,583	75,835	75,835	7,583	75,835	75,835
2	0,534	5,339	81,174			
3	0,398	3,977	85,15			
4	0,332	3,318	88,468			
5	0,289	2,887	91,355			
6	0,243	2,434	93,789			
7	0,195	1,955	95,743			
8	0,165	1,65	97,394			
9	0,137	1,374	98,768			
10	0,123	1,232	100			

As can be seen in Table 14, the scale measures the attitudes of the participants towards the brand by 76%.

Table 15. Attitude Toward Brand Component Matrix

	Component
	1
Next time I need a bank, I will get service from X Bank.	0,909
X Bank has many useful services.	0,901
I recommend X Bank to those who ask my opinions.	0,890
I will definitely try to get service from X Bank	0,877
Receiving banking services from X Bank is the right decision.	0,876
I say positive things about X Bank to other people.	0,873
I will most likely get my banking services from X Bank.	0,872
X Bank is a satisfactory brand	0,862
I have positive thoughts about X Bank	0,858
I encourage my relatives and friends to get service from X Bank.	0,785

Table 15 shows that attitude towards the brand items are gathered under a single component.

4.2.4. *Findings related to Research Model and Research Hypotheses*

4.2.4.1. *Findings related to Research Model*

It is expected that the fear emotions variable in the research model will measure the effect of five-factor personality traits on agreeableness and neuroticism. The reason why, among the five personality traits, only Agreaableness and Neuroticism were studied in the study, the mean values of 3.41 and above correspond to the statements "I agree" and "I strongly agree" on the 5-point Likert scale (Aksoy, 2010). In the study, the averages of only two personality traits were higher than 3.41.

Therefore, the fear emotions scale was matched with neuroticism and agreeableness personality traits. Regression analysis provides to find the cause and effect relationship between the variables (Bargelia, 2006). In this study, regression analysis was used to find the cause and effect relationship between these variables.

Table 16. Model Summary Fear Emotions

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	,195[a]	0,038	0,032	0,79358
a. Predictors: (Constant), mean_neuroticism, mean_agreeab				

Table 16 Model Summary Fear Emotions shows that fear emotions are based on agreeableness and neuroticism personality traits at a rate of 3.8%.

Table 17. ANOVA Fear Emotions

ANOVA[a]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	7,862	2	3,931	6,242	,002[b]
	Residual	199,637	317	0,63		
	Total	207,5	319			
a. Dependent Variable: feartotal						
b. Predictors: (Constant), mean_neuroticism, mean_agreeab						

The significance value in the significance column of the Fear Emotions ANOVA table ($p = 0.002$) shows that the relationship between the variables is statistically significant ($p < 0.01$)

4.2.4.2. Findings related to Hypotheses

Statistical difference between parameters is calculated by independent t-test (Aljović, Badnjević, and Gurbeta, 2016, June). One-way analysis of variance is a technique used to compare the means of more than two groups. If samples from different groups are taken from the same population, it is called a one-way ANOVA (Verma, 2012). In the study, t-test was used to measure the difference between two groups in comparison of quantitative data, and one-way ANOVA test was used to determine data between more than two groups. The test results of all research hypotheses are tabulated and interpreted.

Table 18. Coefficients Fear Emotions

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,231	0,402		8,042	0,000
	mean_neuroticism	-0,285	0,085	-0,214	-3,368	0,001
a. Dependent Variable: feartotal						

The Coefficients table gives information about the regression coefficients and their significance. As seen in Table 18, there is a significant relationship between fear emotions and neuroticism. However, there is no significant finding in other personality traits. Therefore, in the disclosure of information, fear emotions were affected by personality traits and only neuroticism. H1 and H1A ($p < 0.01$) are accepted but H1B, H1C, H1D, H1E are rejected.

Table 19. Group Statistics

Hypotheses	Mean	p value	Standard Deviation
H2			
H2a (neuroticism)	3,7295	0,119	0,61128
	3,6241	0,119	0,59468
H2b (wom)	4,0656	0,002	0,76298
	4,2938	0,002	0,509
H2c (e-wom)	2,0188	0,000	0,39707
	3,2109	0,000	0,95683
H2d (fear emotions)	2,451	0,149	0,80997
	2,5813	0,149	0,80029
H2e (attitude toward brand)	4,6269	0,087	1,22765
	4,4081	0,087	1,04562

In the t-test, there was no general difference between receiving and not receiving service from the brand. However, according to findings receiving service affects WOM and e-WOM intention. In addition, according to the data, participants with a high rate of neuroticism told their family and friends about their experiences (WOM); participants with low neuroticism rate tell on social media (e-WOM). H2, H2A, H2D and H2E are rejected ($p > 0.01$) but H2B and H2C are accepted. ($p < 0.01$)

Table 20. Independent t-test Values

Independent Samples Test			
	t-test for Equality of Means		
	df	Sig. (2-tailed)	Mean Difference
H3			
H3a (WOM)	306	0,000	3,912
	244,496	0,000	4,302
H3b (eWOM)	306	0,000	2,9588
	148,85	0,000	2,4597
H3c (Fear emotions	306	0,003	2,7054
	204,354	0,001	2,4158
H3d (Attitude toward brand)	306	0,542	4,460
	196,565	0,515	4,547

The final hypothesis was level of neuroticism would affect the WOM, e-WOM, fear emotions and attitude toward brand. In Table 20, WOM, e-WOM, and fear emotions results were significant ($p < 0.01$). However, no significant finding was found between attitude toward brand and neuroticism level ($p > 0.01$). Surprisingly, according to mean difference, low level neurotic individuals have greater sense of fear than high level neurotics. To clarification this, semantic network analysis is done.

4.2.4.3. Findings Summary

A summary of the findings regarding the research hypotheses is given in Table 21.

Table 18. Hypotheses Result

Hypotheses	Result
H1: Fear emotions that occur in case of information disclosure are affected by personality traits.	Accepted
H1A: Fear emotions that occur in case of information disclosure are affected by Neuroticism.	Accepted
H1B: Fear emotions that occur in case of information disclosure are affected by Agreeableness.	Rejected
H1C: Fear emotions that occur in case of information disclosure are affected by Openness.	Rejected
H1D: Fear emotions that occur in case of information disclosure are affected by Conscientiousness.	Rejected
H1E: Fear emotions that occur in case of information disclosure are affected by Extraversion.	Rejected
H2:Fear emotions that occur in case of information disclosure are affected by personality traits.	Rejected
H2A: A text message from the bank that service will have a different effect on Neuroticism compared to that of which the service is not received.	Rejected
H2B: A text message from the bank that service will have a different effect on WOM compared to that of which the service is not received.	Accepted
H2C: A text message from the bank that service will have a different effect on e-WOM compared to that of which the service is not received.	Accepted
H2D: A text message from the bank that service will have a different effect on fear emotions compared to that of which the service is not received.	Rejected
H2E: A text message from the bank that service will have a different effect on attitude toward brand compared to that of which the service is not received.	Rejected
H3: Exposure to a message of information disclosure will differ effects between subjects scoring high and low on neuroticism.	Accepted
H3A: Exposure to a message of information disclosure will differ effects on WOM intentions between subjects scoring high and low on neuroticism.	Accepted
H3B: Exposure to a message of information disclosure will differ effects on e-WOM intentions between subjects scoring high and low on neuroticism.	Accepted
H3C: Exposure to a message of information disclosure will differ effects on fear emotions between subjects scoring high and low on neuroticism.	Accepted
H3D: Exposure to a message of information disclosure will differ effects on attitude toward brand between subjects scoring high and low on neuroticism.	Rejected

4.3. Semantic Network Analysis

Since there was a significant relationship between feelings of fear and Neuroticism, participants were asked whether they would feel concerned or not if they experienced the event written in the script. These statements were interpreted with semantic network analysis.

The analysis will do based on five different dimensions. These are degree, articulation points, closeness, betweenness and k-core. By using these dimensions, the answers given by the participants with a high Neuroticism score will be investigated.

Table 19. Privacy concerned of neurotic participants reading SMS Advertisement scenario network analysis

	Number of nodes	Total number of lines	Number of lines with value 1	Number of lines with more than value 1	Density of the network	Average degree centrality
Privacy Concerned	67	84	80	4	0.038	2.51

"Privacy concerned" network has 67 nodes that establish 84 lines. 80 of these lines have value 1 and 4 of them have value more than 1.

Table 20. "Privacy unconcerned" of neurotic participants reading SMS Advertisement scenario network analysis

	Number of nodes	Total number of lines	Number of lines with value 1	Number of lines with more than value 1	Density of the network	Average degree centrality
Privacy Unconcerned	78	95	85	10	0.032	2.44

"Privacy Unconcerned" network has 78 nodes that establish 95 lines. 85 of these lines have value 1 and 10 of them have value more than 1.

The centrality of a point can be determined by reference to any of three different structural features of that point: its degree, betweenness, or closeness (Freeman, 1978).

4.3.1. Degree Centrality Analysis

In semantic network analysis, one of the important tools in measuring centrality is the "degree centrality" coefficient. Degree centrality indicates the node that receives the most interaction in the network, that is, the most central node (İspir and Deniz, 2017).

According to the results of the Five-Factor Personality Inventory, when participants with Neurotic personality trait are asked whether the message from the bank bothers

them while they intend to shop on a website, a rating analysis is performed according to their answers as to whether they have any privacy concern.

In this network, the rating values of the first thirteen points are as follows:

Table 21. Degrees in "Privacy Concerned" Network

Rank	Vertex	Value	Responses
1	9	5.3588	I feel insecure
2	6	3.3730	It may be scam
3	31	1.7843	I call the bank and get information
4	1	1.7843	I feel concern when I receive a message from a place I do not know instantly
5	19	1.7843	Sharing my information elsewhere is a crime
6	20	0.9900	Our information should not be shared without permission
7	4	0.9900	I thought about how they got my information
8	36	0.9900	I wonder why I immediately receive a message on my phone
9	47	0.5928	I lose confidence
10	46	0.5928	I stop working with the shopping site because I have no security
11	45	0.5928	If such a message comes before I apply, I will not accept it
12	41	0.5928	I would be concerned if the company knew everything about me
13	65	0.5928	I do not use

Vertices: 84
The lowest value: -0.9959
The highest value: 5.3588

When respondents were asked if they felt concerned when they received an SMS ad from a bank while they were intending to shop, the most popular response in the privacy concerns network was "I feel insecure". The second most popular answer, "It may be scam", and the most popular answer "I feel insecure", have a big difference from other answers.

Table 22. Degrees in "Privacy unconcerned" Network

Rank	Vertex	Value	Responses
1	10	3.7046	I do not feel concern because the opportunity is presented to me
2	29	3.2149	I don't think there will be a problem
3	5	3.2149	I trust
4	55	2.2353	I do not feel any concern
5	8	2.2353	I accept this because it is more advantageous for me
6	57	1.7456	I would take the opportunity
7	6	1.7456	I take it normally
8	49	1.7456	I use
9	14	1.2558	I would call the bank, if it was true, I would use it
10	25	1.2558	I react it positively
11	11	1.2558	I trust it because it is a state bank
12	33	1.2558	It will be much easier to pay

Vertices: 78
The lowest value: -0.7032
The highest value: 3.7046

Degree value of the first node, "I do not feel concern because the opportunity is presented to me" is higher than the others. In terms of degree centrality, it is the most important answer. In this table, the reason 13.node is not included is because it has a different value.

4.3.2. Closeness Centrality Analysis

Closeness centrality is the distance of one statement from other statements. (Lee and Jung, 2019). Also, Closeness measures how long it takes for a node to interact with other nodes (Palacios-Núñez and Arcila, 2022, March).

Table 23. Closeness Degrees in "Privacy concerned" Network

Rank	Vertex	Value	Responses
1	9	1.9617	I feel insecure
2	6	1.8642	It may be scam
3	39	1.2174	I know that X Bank will not send messages out of nowhere
4	20	1.1066	Our information should not be shared without permission
5	1	1.0434	I feel concern when I receive a message from a place I do not know instantly
6	31	1.0024	I call the bank and get information
7	36	0.8298	I wonder why I immediately receive a message on my phone
8	47	0.7937	I lose confidence
9	41	0.7937	I would be concerned if the company knew everything about me
10	45	0.7412	If such a message comes before I apply, I will not accept it.
11	2	0.7412	If I buy a product, I buy it with cash
12	65	0.7412	I do not use

Vertices: 67
The lowest value: -2.3938
The highest value: 1.9617

Regarding closeness centrality, "I feel insecure" and "It may be scam" are the most central comments about the privacy concerns that an SMS advertisement with information disclosure creates in people. "If such a message comes before I apply, I will not accept it.","If I buy a product, I buy it with cash" and "I do not use" have the same closeness value.

Table 24. Closeness Degrees in "Privacy unconcerned" Network

Rank	Vertex	Value	Responses
1	10	1.6674	I do not feel concern because the opportunity is presented to me
2	8	1.5137	I accept this because it is more advantageous for me
3	6	1.4893	I take it normally
4	57	1.4417	I would take the opportunity
5	29	1.3728	I don't think there will be a problem
6	55	1.3285	I do not feel any concern
7	5	1.2228	I trust
8	33	1.1627	It will be much easier to pay
9	49	1.1431	I use
10	70	1.0133	I think the bank cares about me

Vertices: 78
The lowest value: -1.5332
The highest value: 1.6674

Based on Closeness centrality, "I do not feel concern because the opportunity is presented to me", "I accept this because it is more advantageous for me" and "I take it normally" are the most central responses.

4.3.3. Betweenness Centrality Analysis

Betweenness centrality is the degree to which an expression is included among other expressions in the network. (Oh and Kim, 2020). Betweenness centrality establishes relationships between concepts and relates unrelated concepts to each other (Tunçay, Özer and Tozkoparan, 2015).

Table 25. Betweenness Degrees in "Privacy concerned" Network

Rank	Vertex	Value	Responses
1	9	4.9331	I feel insecure
2	6	4.6615	It may be scam
3	20	2.7318	Our information should not be shared without permission
4	19	1.9902	Sharing my information elsewhere is a crime
5	1	1.8231	I feel concern when I receive a message from a place I do not know instantly
6	4	0.4809	I thought about how they got my information
7	12	0.2094	A message like this doesn't give me confidence
8	36	0.2094	I wonder why I immediately receive a message on my phone
9	31	0.1806	I call the bank and get information
10	2	0.0031	If I buy a product, I buy it with cash

Vertices: 67
The lowest value: -0.3547
The highest value: 4.9331

The betweenness values of the "Privacy concerned" network are defined by "I feel insecure" and "It may be scam".

66

Table 26. Betweenness Degrees in "Privacy unconcerned" Network

Rank	Vertex	Value	Responses
1	10	3.7490	I do not feel concern because the opportunity is presented to me
2	55	3.1429	I do not feel any concern
3	57	3.1101	I would take the opportunity
4	8	2.7739	I accept this because it is more advantageous for me
5	5	2.7277	I trust
6	29	2.5369	I don't think there will be a problem
7	11	1.6732	I trust it because it is a state bank
8	49	1.5080	I use
9	33	1.4398	It will be much easier to pay
10	14	1.0857	I would call the bank, if it was true, I would use it

Vertices: 78
The lowest value: -0.4898
The highest value: 3.7490

The highest degree of betweenness in the " Privacy unconcerned" network is "I do not feel concern because the opportunity is presented to me".

4.3.4. Articulation Point Analysis

"The articulation point refers to a vertex whose removal separates the graph into two or more disconnected subgraphs." (Turkel, Uzunoğlu and Kip, 2020, p. 129)

Table 27. Articulation Points in "Privacy concerned" Network

Rank	Vertex	Value	Responses
1	9	3.0000	I feel insecure
2	6	2.0000	It may be scam
3	1	2.0000	I feel concern when I receive a message from a place I do not know instantly
4	19	2.0000	Sharing my information elsewhere is a crime

Vertices: 67
The lowest value: 0.0000
The highest value: 3.0000

There are four articulation points in the "Privacy concerned" network: When the phrase "I feel insecure" is removed, the network splits into three parts. When the values "It may be scam", "I feel concern when I receive a message from a place I do not know instantly", "Sharing my information elsewhere is a crime" are removed, it indicates that the network is split into two different parts.

Table 28. Articulation Points in "Privacy unconcerned" Network

Rank	Vertex	Value	Responses
1	5	2.0000	I trust
2	10	2.0000	I do not feel concern because the opportunity is presented to me
3	75	2.0000	I don't believe.

Vertices: 78
The lowest value: 0.0000
The highest value: 2.0000

The three responses form the main points of the basic structure of the "privacy unconcerned" network. Extracting the statements "I trust" "I do not feel concern because the opportunity is presented to me" and "I don't believe" splits the network into two parts.

4.3.5. k-core Analysis

"A subgroup of associations is a k-core if every vertex from the subset is connected to at least k vertices from the same subset in such a way that the sum of values of lines is at least k." (Podnar, Tuškej and Golob, 2012, p. 909)

All k-core graphs of the networks in this study are shown below.,
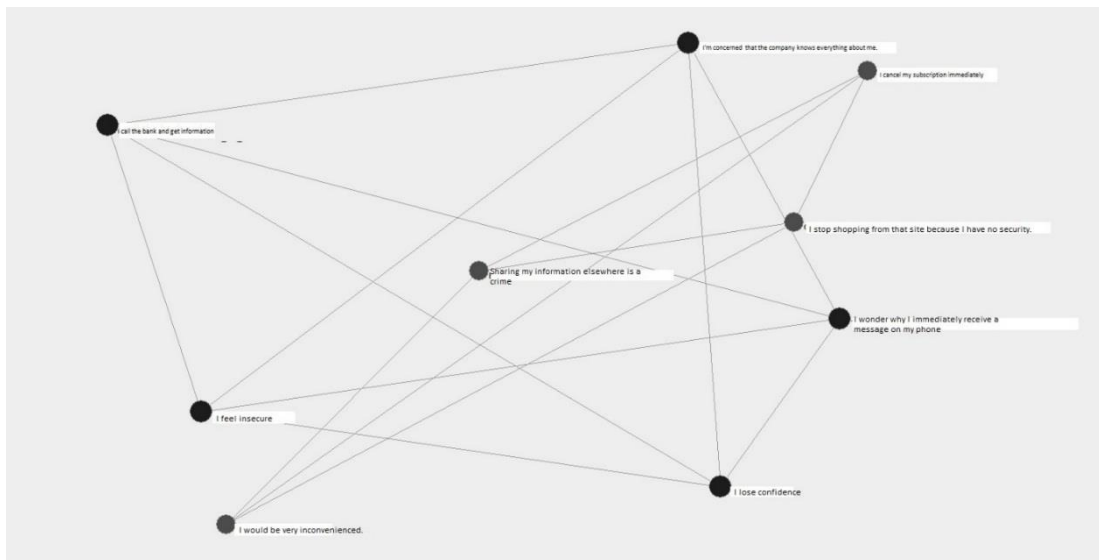

Figure 1. "Privacy concerned" Network k-cores

Table 29. Frequency distribution of cluster values:

Cluster	Freq	Freq %	CumFreq	CumFreq %	Representative
0	1	1.4925	1	1.4925	I am concerned about my information being seen by others instantly.
1	35	52.2388	36	53.7313	This scares me a lot.
2	22	32.8358	58	86.5672	I feel concern when I receive a message from a place I do not know instantly
3	4	5.9701	62	92.5373	I would be very inconvenienced
4	5	7.4627	67	100.0000	I feel insecure

Among 67 given nodes of the "Feeling concerned" network, 9 of them are members of this k-core graph.

The core with the highest value in the privacy concern network has 4 cores representing links in association that appear on the maps of at least 9 participants. According to the k-core method, "I would be very inconvenienced" and "I feel insecure" statements are key. 3-core and 4-core clusters are being evaluated.
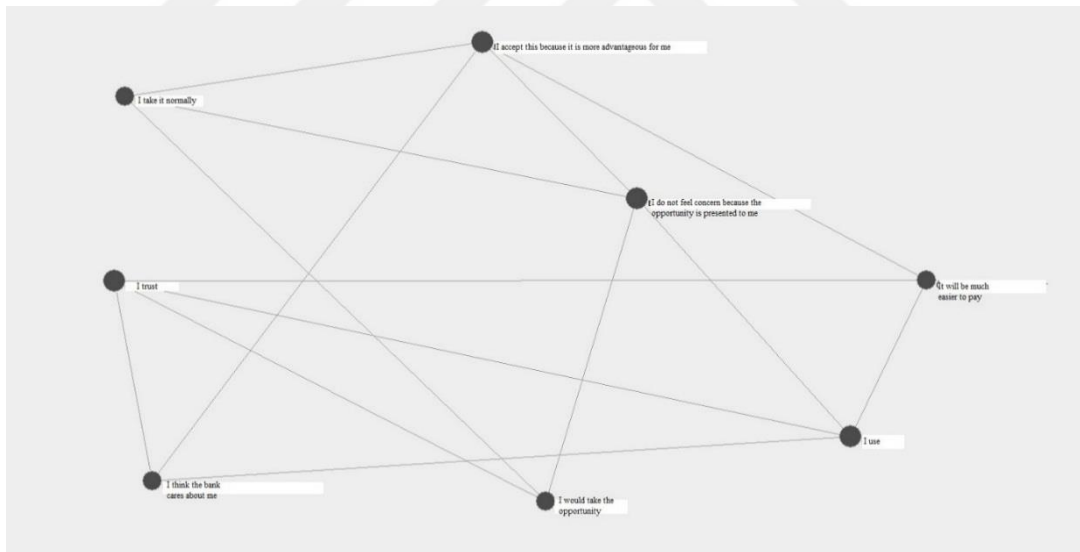

Figure 2. "Privacy unconcerned" Network k-cores

Table 30. Frequency distribution of cluster values

Cluster	Freq	Freq %	CumFreq	CumFreq %	Representative
1	39	50.000	39	50.0000	Ease of payment would make me feel special.
2	31	39.7436	70	89.7436	I feel privileged
3	8	10.2564	78	100.0000	I trust

The highest value core in the Privacy Unconcerned network is the expressions appearing on the maps of at least 8 participants, as seen in Figure 2. Privacy Unconcerned k-core analysis does not have 4 cliques

4.3.6. Total Findings of 5 Dimensions

According to the results of the Five-Factor Personality Inventory, when participants with Neurotic personality trait were asked whether the message from the bank bothered them while they were intending to shop on a website, their answers to whether they felt any concern were analyzed over five dimensions, and degree of centrality, closeness, betweenness, articulation. points and the top ten most important values are included in the k-core tables. As the values are repeated, they become more distinct in the network.

Table 31. Number of Repeats for "Privacy concerned" Network

Responses	Number of Repeats	Repeated Dimensions
I feel insecure	5	degree, closeness, betweenness, articulation point, k-core
I feel concerned when I receive a message from a place I do not know instantly	5	degree, closeness, betweenness, articulation point, k-core
It may be scam	4	degree, closeness, betweenness, articulation point,
I call the bank and get information	3	degree, closeness, betweenness
Sharing my information elsewhere is a crime	3	degree, betweenness, articulation point
I wonder why I immediately receive a message on my phone	3	degree, closeness, betweenness
Our information should not be shared without permission	3	degree, closeness, betweenness
I thought about how they got my information	2	degree, betweenness
I do not use	2	degree, closeness
If such a message comes before I apply, I will not accept it	2	degree, closeness
I would be concerned if the company knew everything about me	2	degree, closeness
I lose confidence	2	degree, closeness
If I buy a product, I buy it with cash	2	closeness, betweenness

Table 32. Number of Repeats for "Privacy unconcerned" Network

Responses	Number of Repeats	Repeated Dimensions
I trust	5	degree, closeness, betweenness, articulation point, k-core
I do not feel concern because the opportunity is presented to me	4	degree, closeness, betweenness, articulation point,
I don't think there will be a problem	3	degree, closeness, betweenness
I do not feel any concern	3	degree, closeness, betweenness
I accept this because it is more advantageous for me	3	degree, closeness, betweenness
It will be much easier to pay	3	degree, closeness, betweenness
I would take the opportunity	3	degree, closeness, betweenness
I use	3	degree, closeness, betweenness
I trust it because it is a state bank	2	degree, betweenness
I take it normally	2	degree, closeness
I would call the bank, if it was true, I would use it	2	degree, betweenness

CHAPTER 5: CONCLUSION AND DISCUSSION

The aim of this thesis was to evaluate privacy concerns against information disclosure in terms of personality traits and to reveal an important finding regarding privacy concerns of individuals with Five Factor Personality Traits. This part of the thesis contains the conclusion of the study as well as suggestions for future research. In this section, firstly, the results related to the research model and hypotheses are discussed; The limitations of the thesis are also mentioned. The results of the research model's findings and hypotheses are given below.

With the widespread use of mobile communication tools, marketers can reach consumers through mobile communication tools through methods such as social media, in-game ads, location-based ads and SMS-MMS. Along with the diversity in these marketing channels, the information flow between consumers and mobile communication tools is also increasing. It is perfectly normal for consumers to want to know where they share their personal information. Uncertainty brings with it the concept of privacy concerns.

Privacy concern is an important concept for consumers (Okazaki, Li and Hirose, 2009). Perceived benefit affects privacy concerns (Pentina et al., 2016). Another factor affecting privacy concern is personality traits. According to their personality traits, when individuals share information, they may consider the possibility of information sharing violation normal or they may be worried.

The objective of the thesis is to reveal the conclusion that Five-factor personality traits affect privacy concern, word of mouth intention and attitude towards the brand. In this experimental study, individuals with Neuroticism from Five Factor Personality Traits are expected to experience privacy concerns against information disclosures that may occur against sms advertisements from brands. In the scenario-based experiment study, it is predicted that they will share this situation by assuming that they have experienced the event written in the scenario. From this point of view, it is aimed to compare the effect of the scenario taught to the participants on fear emotions, attitude towards the brand and word of mouth communication.

In this study, participants were asked to give open-ended answers using semantic network analysis. The relationship between the answers was examined and while doing this, semantic network analysis was used as a tool. Their analysis was made in five dimensions of semantic network analysis. These are degree centrality, closeness centrality, betweenness centrality, articulation points, and k-core. The received data were examined and the relationship between these answers was investigated. It is possible to say that the participants generally felt insecure or felt scammered in their open-ended statements about how they would perceive information disclosure. However, some participants saw the situation of information disclosure as an opportunity for themselves. This may be because the perceived benefit is greater than the perceived risk.

The scenario wasn't as scary as we planned. Participants perceived information disclosure as an opportunity. The process of weighing the risk of a situation against its benefit is also known as privacy calculus (Najjar, Dahabiyeh and Algharabat, 2021). The reason why these participants perceive risk as a benefit may be that the institution that is supposed to disclose information is a state bank. Similarly, in Ankara and Tekin's research (2021), the benefits of the mobile application called "Hayat Eve Sığar", developed by the Ministry of Health of the Republic of Turkey to track the spread of Covid-19, as well as the benefits of privacy and security issues were investigated and user opinions were included. 60% of the participants stated that they trust the application. The most important reason for the trust of the users is that the application was developed by the state.

The reason for focusing only on Neuroticism from the five-factor personality traits in the study is that it is one of the two personality traits with an average of 3.41 and above answers. The other personality trait is Agreeableness, but this personality trait was not focused on because it was not found to be significant in any finding. The study was conducted with the survey method. The sample of the study includes the entire demographic group using mobile phones.

Penderry's study (2017) examined the emotional states and privacy concerns of consumers interacting with unfamiliar websites. Similarly to my study, the relationship between personality traits and privacy concerns was explained in this study. Yang (2022) examined the relationship between personality traits and mobile

shopping intentions of young adults and the effects of privacy concerns. As a result of the study, It is explained that privacy concern and neuroticism may have an effect on mobile shopping intentions. In the scenario given to the participants in this study, it was reported that while the participants were about to buy a refrigerator from a shopping site, a message was sent to their mobile phones from a bank at the same time, and the opportunity to purchase this product from the bank in installments was offered, and the shopping site gave their personal information to the bank without the user's knowledge. Participants were asked to assume that the information disclosure event in the scenario was real and to answer the survey questions accordingly. Neurotic individuals are insecure by nature, have difficulty making decisions and can get excited very easily. When they think they are experiencing information disclosure, they are expected to experience fear emotions. As a result of the analysis, it was found that participants with neurotic personality traits had a significant effect on their fear emotions. In a study examining the relationship between consumer fraud victimization and individual factors, it was found that individuals with low conscientiousness, low neuroticism and high openness to experience personality traits are stimulated by fear and are more likely to be cheated (Van de Weijer and Leukfeldt, 2017). In my study, similarly, individuals with low neuroticism were found to feel more fear. There is a fraud assumption in the scenario as well, and this study and hypotheses are similar.

In the study of Swaminathan and Kubat Dokumaci (2021), the relationship between the five-factor personality traits and online negative word-of-mouth tendency was examined. Participants with high levels of neuroticism were found to have a higher negative WOM tendency. Similarly, in the study of Aziziha et al. (2014), the effect of five-factor personality traits on word of mouth marketing was investigated and a significant relationship was found between neuroticism and WOM. In the thesis study, assuming that the event in the scenario involving information disclosure has occurred, neurotic individuals can share their experiences on websites, forum sites on the internet and social media (e-WOM); with friends, inner circle and family (OralWOM). Neurotic individuals, who are in an anxious and pessimistic mood, are expected to share their experiences with others in the face of information disclosure situations. As a result of the analysis, it was found that participants with neurotic personality traits had a significant effect on e-WOM and OralWOM.

There are very few studies examining the relationship between brand attitude, personality traits and neuroticism. For example, examining the relationship between celebrity credibility and consumers' personality traits, no significant finding was found between Neuroticism personality trait and attitude towards the brand (Roy, Jain, and Rana, 2013). In parallel with the literature, in the thesis study, when neuroticism and attitude towards the brand were examined, no significant finding was reached. The fact that this relationship, which was not frequently included in the literature before, was examined in this study is considered as an achievement in terms of literature.

Matic and Vojvodic (2014) examined the effect of insecurity of internet use on consumers' online purchasing decision and found a significant relationship between distrust of internet use and purchase intention. It is explained that the purchasing tendencies of the participants who experienced insecurity decreased. In another study investigating the effect of privacy and security concerns on online purchasing decision among university students, it was found that both information privacy concerns and security concerns affect online purchasing decisions (Windiarti, 2019). In the study, participants were asked open-ended whether they felt concern if they experienced an event like the scenario. In the results, in which the open-ended responses of the participants were analyzed, the author was provided to maintain some of the results. As can be seen, when people experience the disclosure of their personal information, they feel insecure and think that scam may occur. The participants, who were not concerned about the disclosure of information, stated that they were offered an opportunity, that they trusted the company and thought that they would not have any problems. It is thought that the personality traits and the reliability of the brands used in the scenario also affect these answers.

The obtained results revealed the importance of the relationship between personality traits, privacy concerns and word of mouth communication intention. Research results show that personality traits are generally effective on privacy concern.

5.1. Limitations

The limitations of this thesis study are given below.

First of all, all of the participants live in Izmir. Therefore, it is thought that culture affects personality traits because the subjects are people living in Turkey. This is about the time and financial resources of the researcher. Since the research was conducted by a single researcher, the inability to collect data from other provinces during the survey limited the research. It can be said that the demographic characteristics of the participants caused only Agreeableness and Neuroticism to be significant among the personality traits according to the scale results.

Another limitation is that the bank brand used in the scenario is a state bank. Participants may not be concerned about the disclosure of information by the state bank. It is thought that the selection of the most trusted brands (Brand Finance, 2020) in the research affects the results.

Another limitation is occupational groups. 17% of the participants are students. Therefore, in a scenario where the bank discloses information, the possibility that students' income will be covered by their families may affect the results. In the study, only 3 of the 320 participants had an income level of more than 16 thousand TL. Therefore, income level is one of the limits of this study.

The limitations in the design of the questionnaire are as follows: All questionnaires in the study were adapted from their original language to Turkish. The necessity of ensuring cultural and linguistic equality limited the study.

5.2. Contributions

The theoretical contribution of this study is the investigation of privacy concern, which has a very important place in the literature, according to five-factor personality traits. Examining word-of-mouth communication in terms of neuroticism and finding a significant finding contributed to the literature. There is limited research in the literature examining the relationship between brand attitude and neuroticism. This research will give an idea about the relationship between brand attitude and personality traits. In particular, in the literature review section, each personality trait

is examined in the context of privacy concern, word of mouth and attitude toward brand, and previous studies examining the relationship between these three issues and personality traits are given in detail in this thesis.

Participants were asked with open-ended statements whether they would experience privacy concerns in the event of information disclosure. These open-ended statements were interpreted by semantic network analysis. Examining the concept of neuroticism personality trait and privacy concern with semantic network analysis has greatly contributed to the literature.

5.3. Suggestions of Further Research

In this study, the answers of the participants were examined regardless of gender, age and income level. For example, in the study of Hoy and Milne (2010), women were found to have more privacy concerns than men, and in the study of Sun, Song and House (2019), women's e-WOM tendencies were found to be higher than men. In future studies, the relationship between personality traits and privacy concern, word-of-mouth intention and attitude towards the brand can be investigated by focusing on only one gender. Similarly, the research was conducted on people of all education levels who are mobile phone users. Research can be done by adhering to a single education level. It can vary based on education level, personality traits, and privacy concerns.

A similar research can be conducted in a different geographical location and possible cultural similarities and differences can be explored. The research can be done by using different brands and the results of unreliable brands can be evaluated.

In this study, participants were asked to assume that they received service from the brand in question. The difference between those who currently receive service and those who do not have been investigated. Therefore, these two groups can be examined in future studies.

The stimulus prepared in a scenario format, which is assumed to be sent as an SMS, can be visually presented to the participant as a social media post. Thus, the same research can be conducted through social media advertisements.

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